

**MIDDLE-SCHOOL YOUTH: SOURCES OF INCOME
AND CONSUMPTION BEHAVIORS**

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MIDDLE-SCHOOL YOUTH: SOURCES OF INCOME

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PREFACE

This study was undertaken to investigate the sources of money and consumption and saving behaviors of middle-school youth in Oklahoma. The research identifies key consumption behaviors and their relationship to selected demographic and family situation variables. The results of the study are discussed in terms of recommendations for consumer education professionals and developers of curricula used to instruct students in money management and consumer education information and skills.

The format of this thesis is in manuscript style. The purpose of this is to provide manuscripts suitable for publications as well as fulfill the traditional thesis requirements. Each manuscript is written for the style appropriate for each respective journal: Chapter 4: Manuscript 1, follows the style recommended by Journal of Family and Consumer Sciences. Chapter 5: Manuscript 2, follows the pattern of Family and Consumer Sciences Research Journal. Chapters 1, 2, and 3 and the appendices follow the Graduate College standards. Chapters 4 and 5 provide summaries and conclusions of the thesis. The cooperation of the Graduate College in the stylistic adaptations of the thesis is greatly appreciated.

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CHAPTER ONE

INTRODUCTION

The makeup of the American family is constantly changing. Studies have shown that children from two rapidly increasing household types, single-parent and two-earner households, are much more likely to shop by themselves. Because of the many changes, today's children have more money to spend and more financial responsibilities (Stipp, 1988).

Young consumers between the ages of 5 and 12 years influence over \$70 billion of annual spending in our society (Berry, 1990). In 1991, teenagers in the United States were projected to have spent \$82 billion. This is a 3% increase over 1990. This increase occurred in spite of a decrease of 300,000 persons age 12-19 in the U.S. population and a national recession (O'Neill, 1992). American teenagers also have a say in annual family spending of nearly \$150 billion. This includes products and purchases once solely targeted to adults: TV sets, VCRs, stereos, personal computers, and automobiles (Rakstis, 1990).

According to Stipp (1988), children who are 4-12 years old have an average weekly allowance of \$3 or over \$150 a year. When multiplied by the number of children in the

U.S., the figure comes to \$4.7 billion a year. Children have control and influence over an increasing amount of money each year.

Children save approximately half a billion dollars a year (Stipp, 1988). According to McNeal (1990), children save about 30% of the money they receive from gifts, allowances, and part-time employment. This percentage has doubled over the last ten years. O'Neill (1992) believes this is due to the encouragement received from schools and financial institutions to save money. Rakstis (1990) states that the increase in savings is due to stricter parental controls, especially in the 4-11 year old age group.

Justification

Little empirical evidence exists on the money management behaviors of middle-school youth. Middle-school youth can be defined as 6th, 7th, and 8th grade students. This study will attempt to determine the sources of income for middle school youth in Oklahoma and their spending patterns. Another aspect of the study will be the difference in sources of money and spending patterns between youth in metropolitan, suburban, and rural areas. A better understanding of the consumer behaviors of middle-school youth will help in the development of educational programs for schools, the Cooperative Extension Service and youth organizations. This study can contribute to the development

of money management curriculum for preparing youth to make sound consumer decisions in adult life.

Earlier studies of teenagers have shown that several factors influence the development of consuming and money management skills and behaviors. A study completed by Moschis and Moore (1978) examined the influence of schools on the teenage consumer and found that students learned very little about consumer matters and socially desirable consumer behaviors in school. The research further revealed that the adolescents' level of competency on various consumer skills varied according to demographic and social characteristics. Because of this variance, Moschis and Moore state that consumer educators should tailor their education programs and materials to the specific needs of students.

Mason and Langrehr (1978) conducted a study that explored the difference in the level of consumer competency between students required to receive instruction in consumer education and those that did not. The researchers also studied the differences in competency levels of students who received instruction in economics courses. The results of the study revealed that consumer competency was higher in students enrolled in consumer education, rather than economics courses. The level of consumer competency was high among those students who were enrolled in a required course in consumer education than those who were not

enrolled in any course of economic training (Mason & Langrehr, 1978).

Forty percent of the 13- to 17-year-olds surveyed by Nichols and Powell (1977) had not been involved in formal consumer education classes or activities. The researchers discovered that those who had not taken formal courses in consumer education had a much lower level of knowledge of consumer information than those students who had taken courses in consumer education. Furthermore, research has shown that teens acquire their consumption behaviors and knowledge through incidental learning (observation and participation) and through formal instruction (Moschis & Moore, 1978; Ward, Wackman & Wartella, 1977).

A current concern is that waiting until high school to add some form of consumer education may be too late in the student's learning cycle (Kourilsky, 1987). The large number of dropouts who are added each year to the ranks of the economically illiterate may be missed and they are the ones that need it the most.

Purpose and Objectives

This research study is designed to identify the sources and uses of money by middle-school youth. This study provides the foundation needed to establish an effective educational model for educating middle-school youth about basic money management attitudes, consumption, and savings. The following objectives are established for the study.

1. To describe amounts and sources of middle-school youth's acquisition of money particularly as they relate to family situation.
2. To investigate gender and family situation associated with middle-school youth's expenditures of personal and family money in required and discretionary spending, and saving.
3. To compare amounts of money expenditures for required and discretionary spending of metropolitan, suburban, and rural middle-school youth.
4. To investigate the amount of money saved by metropolitan, suburban, and rural middle-school youth.

Research findings will have potential implications that directly relate to curriculum development for the public and private school systems, plus issue-based programs for the Cooperative Extension Service and youth organizations. This research will contribute to the body of literature about consumption and savings behavior of middle-school youth.

CHAPTER TWO

REVIEW OF LITERATURE

Children seemed to have more money to spend than did previous generations, according to Doss, Marlowe and Godwin (1995), and this trend may be related to changing family structure. Because of many changes in the American family, children and teenagers had more money to spend, more financial responsibilities and more influence on family purchases (Stipp, 1988). Between 1989 and 1991 children's income increased 82%, even though businesses and households suffered from recession and war (McNeal, 1992).

According to Rettig (1984) previous research by market researchers or socialization researchers did not place emphasis on the consumer behavior of children. Alhabeeb (1996) stated that many companies studied children's reactions to business advertising and merchandise, but there was a lack of systematic research that looked at children's preferences, their income, spending, and how they influenced purchases in the context of the family. Despite changes in the family situations in which children grew up and despite speculation about how the increase in dual-earner and single-parent families affected children's acquisition of money, Doss et al. (1995) could not identify

any studies that investigated differences in children's acquisition of money according to family structure. McNeal (1992) pointed out that existing studies suggested that the teaching of consumer education to children by families and schools was more incidental than intentional. Parents had few specific consumer goals for children and very rarely gave directional training in financial concerns. Consumer education was taught in the schools but on a hit-or-miss basis and very inconsistent.

"What kids don't know about money can hurt them," stated Godfrey (1995). Bad financial habits in childhood could lead to even bigger problems as adults. Too large of a debt load financially cripples a family. Ninety percent of all divorces are traceable to money issues. Money issues can put individuals in a hole almost too deep to recover, from losing a credit rating to losing a home.

Youth As Consumers: Sources of Money

Research has provided data on how children obtain money. The major sources of income for children were allowances, earnings, and gifts (McNeal, 1992; Belk, Rice, Harvey, 1984). McNeal's (1992) study consisted of children 4 through 12 years of age. The study revealed children received an average income of \$4.42 per week or \$229.84 per year. These figures were 46% higher than a previous study in 1989 conducted by the same researcher.

Ward, Wackman, and Wartella (1977) found that nearly all children from kindergarten through sixth grade had some discretionary personal income. Receiving money as a gift from parents was the most common source of income. Allowance was the second most common. Outside earnings was the third most common source of income up to sixth grade and was most common for sixth grade youth.

As far as receiving money from parents et al. (1995) reported at least 90% of the sample received money from parents for at least one of five purposes (allowances, extra-curricular activities, extras, incentives, and errands). In a study done by Belk et al. (1984), the most frequent source of income was gifts from parents (71%).

Baecher (1991) reported that about half of 9- to 14-year-old children received an allowance. Heinzerling and Chandler (1989) found that 73% of children, ranging from 10 to 14 years old, received an allowance. In a study of sixth grade students done by Hollister, Rapp, and Goldsmith (1986), 60% of the sample received allowances. Doss et al. (1995) reported that 57% of middle-school students in Georgia received an allowance. Allowances were similar to earnings from outside jobs in that they were most commonly received in exchange for specified household chores. Although a common recommendation was to give an allowance without requiring the performance of household chores, 88% of the children receiving an allowance in this study

reported they were required to do certain jobs in order to receive the allowance.

In a study conducted by Doss et al. (1995), more than 50% of middle-school students received money from earnings. This is a considerably lower figure than reported by Heinzerling and Chandler (1989), who found 73% of their 10- to 14-year-old respondents received an allowance. When the students were asked how they earned additional money, the most common response was yard work (49%) followed by snow shovelling and babysitting. Belk et al. (1984) stated that babysitting earnings were reported by 53% as a source of income, while summer jobs were reported by 34% of the respondents.

Teenagers have not depended totally on their parents for spending money since most high school students reported some gainful employment. Results from a study conducted by the College for Financial Planning (1993) indicated that 59% of the teens surveyed worked at paid jobs, and 48% cited salary and wages as a main source of income. It should be noted that the sample consisted of mostly eleventh and twelfth grade students.

In another study conducted by Alhabeeb (1996) with youth between 12 and 16 years of age, three-fourths of the sample was 13 and 14 years old. One-third of the youth held a part-time job. Twenty-three percent of those employed worked more than 10 hours a week. Seventy percent

of the respondents reported that holding a part-time job was necessary.

Youth as Consumers: Influences of Family

Studies show that consumption aspirations of youth were very important for many aspects of their lives, now and in the future. They were affected by the consumption aspirations of both society and parents. Freedman and Thornton (1990) pointed out that adolescents' consumption experiences, how they participated in a high-consumption society by owning big-ticket items, depended on several factors. Some families provided high priced ticket items for teens while other parents placed a high value on higher education and decided to limit this practice.

Williams and Prohovsky (1986) stated that how money was obtained, attitudes toward money, and patterns of spending affected adolescents family relationships and financial management behavior. The patterns established in youth may continue in adult life. Children's experience in dealing with money was often considered necessary in learning to handle money, its value, and its limits. Stipp (1988) found that children from less affluent families had more spending money than children from affluent families. Swanson (1987) speculated low-income parents provided their children with money for instant gratification, while middle-income parents do so to "keep up with the Joneses." Upper-income families provided things their children

desired rather than giving them money. According to Swanson, some researchers reported that lower- and middle-income children were more resourceful at obtaining income because of experiences dealing with money.

Williams and Prohovsky (1986) conducted a survey of teenagers' perceptions of agreement between themselves and their parents over financial affairs. They examined how this agreement was affected by use of the teenager's money, employment, reasons for employment, and the socioeconomic status of the family. Respondents were selected at random from the telephone book, but had to be part of a family consisting of a husband, wife, and at least one child under the age of 19. Trained interviewers administered an 80-item questionnaire to the respondents.

Of the teenagers surveyed, 70% were employed during the school year and 86% during the summer. Important reasons for working were to gain experience (65%) and save for the future (56%). About one-fourth (29%) reported that their families handled disagreement over family finances in a rational/calm manner. Agreement over financial affairs was associated with the reason for teenage employment and the amount of communication among family members (Williams & Prohovsky, 1986).

Bachman (1983) reported that when students work more than 15 to 20 hours a week, the negative effects outweighed the positive ones. The study found that employed teenagers spent most of what they earned on themselves. Less than

half of them saved for long-term goals and very few contributed towards household expenses.

Some of the teens experienced a decline in their standard of living during the years immediately following high school (Bachman, 1983). Reasons of concern about teen employment included not only the longer-range impacts of the spending habits and tastes developed during the high school years, but also the interference of long working hours with some of the primary developmental tasks of adolescence due to reduced involvement with family and with academic and extra-curricular activities.

According to Freedman and Thornton (1990), teenagers' ability to purchase big-ticket items with personal earnings while being supported in the parental household resulted in an underestimate of total income needed to support current life-style and future consumption goals. Many are disappointed when they marry and must maintain personal households. The incomes were short of supporting personal consumption aspirations. The researchers conclusion was that this was particularly true for home ownership, the item considered most important by the adolescent sample in the study.

Miller and Yung (1990) conducted a study that focused on student employment and allowance arrangements. They distributed a self-administered questionnaire to 300 randomly selected teens from a list of enrolled students in

grades 9-12 at a selective coeducational public high school in New York City.

From the study the researchers (Miller & Yung, 1990) argued that the significance of allowances in adolescent socialization was not the receipt of the actual money but the characteristics of allowance arrangements. A positive outcome of restrictive allowance arrangements was monetary constraints on the amount and use of allowances that increased achievement aspirations and reduced risk taking.

The researchers concluded that allowances were not good or bad for youth. More important, it was the way allowance arrangements were handled that instilled values. Miller and Yung (1990) suggested that experiences that encourage self-direction and egalitarian modes of interaction promoted personal growth. The authors believed that when allowance arrangements allowed self-direction and egalitarian modes of interaction, it promoted development that was likely to encourage further achievement.

Youth As Consumers: Uses of Money

Several studies indicated that youth spent too much money on discretionary items versus basic necessities. According to Belk et al. (1984) most of children's and teenager's purchases were discretionary items like toys, clothing, entertainment, and snacks. Since families were expected to continue to provide the basic necessities, there was little incentive to save. McNeal (1979) reported

that preschoolers spent money mainly on sweets. However, elementary school children purchased more personal items and were more likely to purchase gifts for others. Belk et al. stated that the exact percentages varied from study to study, but generally appeared that children of all ages from 5 through 20 spent more on personal items than buying gifts or saving.

Belk et al. (1984) discovered from their study that overall the sample reported spending 39% of their incomes, saving 32%, and purchasing gifts for others 29%. From the study, the most popular expenditure was food, followed by entertainment, clothing, and durable items. Females were more likely to spend money on candy or gum, shoes, and school activities, while males reported spending more money than females on videogames, bicycles, skiing and camping equipment, stereos, skateboards, and motorcycles.

In a study conducted by Doss et al. (1995) it was reported that the largest percentage of youth incomes was utilized for discretionary spending, mainly on clothing for themselves. Another sizeable amount was spent on books and magazines, sports and recreation, and music. About 83% of the children reported that they spent money on items required by their parents. About three-fifths of the respondents saved at least some money and the same proportion gave money as a gift or donation. In Alhabeeb's (1996) study entertainment was the top category of spending. The average total spent per week was \$16.72,

which was almost 81% of their income leaving 19% for saving which averaged \$3.98 a week.

Contrary to a commonly held view that children spent all the money they got their hands on, children were saving nearly three times as much as they did in 1984 (McNeal, 1992). The data indicated that children saved a substantial amount of the money they received prior to age six, then the figure dropped dramatically. The saving rate climbed again at ages nine and ten. Children who fell into the 4-to-11 age group appeared more inclined to save than their older siblings (Rakstis, 1990). The conclusion was that saving was a result of stricter parental controls.

Children who earned money regularly, in a study done by Hollister et al. (1986), showed a tendency to save money more than those who did not earn regularly. In McNeal's study (1992) both children and parents confirmed the seemingly high rate of youth savings and reported savings programs for the household. Preschoolers almost always saved at home, while tweens (9-12) had commercial savings accounts.

In a study completed by Pritchard, Myers, and Cassidy (1989), students who had higher levels of savings were from families with higher socioeconomic status and higher parental education levels. Student savers had parents who saved in general, especially for college. Furnham and Thomas (1984) discovered that males save more money and

females are more likely to give, because girls are given more money by parents and other relatives.

From all the research it was evident that children were buying many discretionary items. However, Burkett (1988) claimed they were also buying many family items. Youth were spending more of their family's money than their own. McNeal (1992) suggested that this was in part due to four sociological changes in the 1980's. These changes were 1) fewer children per parent; 2) fewer parents per child; 3) postponement of having children; and 4) dual-working families. When all of the events occurred together, as they did during the 80's, the result was a more self-reliant, more market-mature child. Burkett suggested children were not only well off financially, they knew a lot more about being a consumer and were knowledgeable at an earlier age than previous generations.

Otto (1988) described the changing profile of America's youth in terms of both attitudes and behaviors:

Attitudinally, they were less visible and more private than previous generations. They aspired to the good life in traditional terms of marriage and family, work, and many material advantages. Behaviorally, they were a working generation that commanded substantial earning power, possessed strong appetites for consumables, and had a high level of discretionary spending.

According to Graham (1988), the purse strings have been surrendered to the children by parents who were too busy making money to spend it. Graham summarized that preteen youngsters were shopping, cooking for the family, scheduling orthodontist appointments, tending pets, and buying clothes. Self-nurturing was a term used to describe children's after-school independence.

There has been an increase in the number of mothers working outside the home, both married and single women. According to Doss et al.(1995), nearly 70% of husband-wife families both spouses are employed. There was a 91% increase in the number of single-parent female-headed households between 1970 and 1988. This means many children lived with only one parent. The number of women in the workforce increased 163 percent from 1960 to 1995 (U.S. Bureau of the Census, 1996).

In a study of five, seven, and nine year olds, McNeal (1969) found that children began assigning social values to products around age seven, especially to toys. Nine-year-olds began to become fashion conscious in the sense that they expressed a desire for certain articles of clothing being worn by other children. McNeal found that in discussing automobiles with them, almost all of them had preferences for certain cars. According to Olshavsky and Granbois (1979), these examples suggested that children were developing preferences that were well established in early childhood, although these may change somewhat with

maturation. Likes and dislikes for certain things, because of early origins, could be reflected in consumption patterns.

Consumer Education In The Home

Rettig (1984) used the term "consumer socialization" to describe the way families transfer information, values and financial management skills from one generation to another. Previous research in this area focused on the processes by which young people acquired the skills, knowledge, and attitudes that helped them as consumers in the marketplace and as financial managers in the home.

According to Swanson (1987), a child's consumer socialization was influenced by the child's stage of development, economic class of the family, opportunities for contact, and other factors. Peers, family members, the marketplace, advertising, educational programs, and employment were all potential socialization agent factors.

Rettig (1984) suggested that most children learned consumer skills through imitation and observation. According to Ward, Wackman, and Wartella (1977), parents taught skills by prohibiting actions or purchases, giving lectures, holding discussions, acting as examples and allowing the child to learn from experience.

Several studies provided evidence that the family was instrumental in teaching youth basic rational aspects of consumption, including basic consumer needs. Ward and

Wackman (1973) found that parents' general consumer goals for their offspring included learning price-quality relationships. Also, Ward, Wackman, and Wartella (1977) showed that such goals included experiences with use of money and learning to shop for quality products. In addition, parent-adolescent communication about consumption predicted fairly well the child's knowledge of prices of selected products (Moore & Stephens, 1975).

Previous research suggested that family communication patterns helped guide the individual in coping with various situations he/she may have encountered outside the immediate family. Evidence indicated that the influence of family communication was persisting well into adulthood and appeared to become part of the developing individual's personality that was carried into adulthood (Chaffee, McLeod, & Atkin, 1971).

In an earlier study conducted by McNeal (1964), the five year olds indicated that their knowledge of the buying process was derived mainly from their parents. These children learned by observing their parents and other shoppers, and most gave a detailed description of a typical shopping trip. They learned additional information when parents made selections or purchase suggestions. When the children's suggestions were refused, half of the mothers offered explanations.

In a study conducted by Kuo (1987), communication with parents and peers on consumption matters and newspaper

reading were associated with better consumer skills. Consumer learning was found to be related not only to frequency of communication, but also to the patterns or quality of communication that take place in the home (Moschis & Moore, 1983).

In a Kansas survey conducted by Prather (1991), over 90% of respondents indicated parents or family as a source of their money management knowledge. This informal transmission of knowledge and skill on such an important topic shows justification for the development of programs to support parents in their role of financial educator.

Consumer Education Programs

According to O'Neill (1992), 31 states reported some sort of consumer education policy. These policies varied greatly among the states. Some states allowed each school district to decide how to teach consumer education; other states had a clear mandate, backed by state law, that the school curriculum must include instruction in certain consumer-related subjects.

Regardless of what was or was not mandated by each state, many home economics teachers introduced teens to the financial facts of life (O'Neill, 1992). Additionally, consumer education was taught in many different types of classrooms.

In a study conducted by Moschis and Moore (1983), they found that consumer-related courses taken at school were a

strong predictor of the teenager's level of knowledge about consumer matters. In the study questionnaires were administered to 556 subjects in grades 6 through 12, and a second wave of questionnaires were given to a subsample of 230 students 14 months later. The study found that the more money an adolescent had available, the greater the level of financial knowledge he/she attained.

In order to help meet the challenge to increase the knowledge, skills and abilities of young consumers, Georgia Cooperative Extension Service conducted a yearly consumer education competition called "Consumer Judging." The contest focused on decision-making skills. Hypothetical situations were used to teach 4-H'ers how to evaluate goods and services to meet the needs and wants of different consumers. The high contest scores indicated that the contestants learned to make wise consumer choices. Comments from the contestants and the Extension professionals showed that many of the youth became knowledgeable consumers. Evaluations of the contest showed that participants felt the contest was educational and worthwhile. This contest was unique to Georgia, however; 13 other states conduct similar contests (Koonce, Marlowe, & Hall, 1990).

The Cooperative Extension Service also conducted the High School Financial Planning Program developed by the National Endowment for Financial Education in Denver, Colorado. Each participating classroom and youth

organization received a curriculum guide and student workbooks free of charge according to O'Neill (1992). An Extension employee served as the liaison between the National Endowment for Financial Education and the schools and provided educational resources for the classrooms. A national survey was conducted to determine the effectiveness of the program. To date results have not been published.

Conclusion

Prior research shows that children's money management behavior attitudes were influenced by many things. Family interaction with parents was important for the young consumer. Experience played an important part in learning to manage money, especially an allowance or wages from a job. There was great concern that teens who do hold a job usually spent a large portion of their money on nonessentials. Most patterns of young adult purchasing habits were acquired early in life (Olshavsky & Granbois, 1979). Berey and Pollay (1968) stated there were three main reasons for educating youth: (1) the rapid growth of the child market, (2) influence of youth on family's decision making related to purchasing, and (3) adult consumer behavior was a direct result of child consumer behavior.

CHAPTER THREE

METHODOLOGY

The analysis of the sources and uses of money by middle-school youth provides much needed information for continued research and education of middle-school youth in consumer education and money management courses. In addition to understanding children's spending patterns, there are other benefits. According to McNeal (1987) the consumer role does not begin at adulthood. It is learned behavior that begins during childhood and continues throughout the life span. According to Godfrey (1995), 90% of all divorces are traceable to money issues. In order to understand the spending and saving patterns of adults, it is reasonable to begin the examination of these patterns with young children, pre-teens and teenagers.

This study is designed to provide analyses of the differences in sources, amounts and uses of money as they related to age, gender, family situation and community location. Family situation is defined as the number of parents in the home and the employment status of each parent (Doss, Marlowe, & Godwin, 1995). The dependent variables are required spending, discretionary spending, and savings. Required spending is defined as support of the family's

needs or of personal needs of the child. Discretionary spending is defined as money spent by children for things they desire, expenditures that are less likely to be directed by parents (Doss, et al, 1995). Savings is defined as the money put away for future use. The independent variables are age, gender, grade level, race, family situation and community location.

The Survey Instrument

Survey research designs are appropriate for studying many types of consumer education issues. Survey research is descriptive and is used to study relationships and compare characteristics of respondents (Babbie, 1983). A survey developed by the researcher is based on a survey used by Doss et al.(1995). The survey is used to gather data for the study.

The survey instrument will be presented for review and approval by the Oklahoma State University Independent Review Board for Human Sensitivity. The instrument will be piloted in two classrooms consisting of 6th, 7th, and 8th grade middle-school youth. Parents of the children will be asked to complete a parental consent form. The students also are required to complete a consent form. Teachers of these classes will be given an information sheet explaining the purpose of the study and pilot process. They are asked to record the time it takes students to complete the survey and any questions or difficulties the students have in

completing the survey. The information provided by the teachers will be used to revise the information sheet, directions to students and the survey instrument. The information from the pilot study assures the survey is adequate to collect data for accomplishing the objectives of the research study.

The survey instrument includes two sections (See Appendix B). The first section requests information about the respondents and family characteristics, such as gender, age, grade, family situation, who the respondent resides with in the home situation, and community location. Family situation is conceptualized as the situation in which the respondent lives including the number of parents the respondent lives with and whether the family situation is a one wage-earner family or two wage-earner family.

The second section requests information about sources and amounts of money received and amounts placed in savings, discretionary spending and required spending. The required and discretionary spending is broken down into categories that inquire how the money is used.

The survey will be administered to a convenience sample of approximately 250 middle-school youth who are in the sixth, seventh, and eighth grades attending public schools in Oklahoma. The schools chosen for the survey are located in the central portion of Tulsa, Broken Arrow which is a suburb of Tulsa and rural Checotah. The survey will be administered by the researcher.

Hypotheses

Based on the previously stated objectives, the following null hypotheses are made:

- H₁: Middle-school youth from two-parent households and single-parent households do not show a difference in the amount of money received from:
- a. Allowances;
 - b. Earnings;
 - c. Gifts;
 - d. parents, not allowance; and
 - e. other sources.
- H₂: Middle-school youth from two-parent households and single-parent households do not show a difference in the amount of money received from parents to purchase family items.
- H₃: Middle-school youth from households with a single-parent, one employed; two-parents, one employed and two-parents, two employed do not show a difference in the amount of money received from:
- a. allowances;
 - b. earnings;
 - c. gifts;
 - d. parents, not allowance; and
 - e. other sources.

- H₄: Middle-school males and females do not show a difference in the amount of personal money used for required spending.
- H₅: Middle-school males and females do not show a difference in the amount of personal money used for discretionary spending.
- H₆: Middle-school males and females do not show a difference in the amount of family money used for required spending.
- H₇: Middle-school males and females do not show a difference in the amount of family money used for discretionary spending.
- H₈: Middle-school youth from households with a single-parent, one employed; two parent, one employed; and two parent, two employed do not show a difference in the amount of personal money used for required spending.
- H₉: Middle-school youth from households with a single-parent, one employed; two parent, one employed; and two parent, two employed do not show a difference in the amount of personal money used for discretionary spending.
- H₁₀: Middle-school youth from households with a single-parent, one employed; two parent, one employed; and two parent, two employed do not show a difference in the amount of family money used for required spending.

- H₁₁: Middle-school youth from households with a single-parent, one employed; two parent, two employed; and two parent, two employed do not show a difference in the amount of family money used for discretionary spending.
- H₁₂: Urban, suburban and rural middle-school youth do not show any difference in the amount of personal money used for required spending.
- H₁₃: Urban, suburban, and rural middle-school youth do not show any difference in the amount of personal money used for discretionary spending.
- H₁₄: Urban, suburban and rural middle-school youth do not show a difference in the amount of personal money saved.
- H₁₅: Middle-school youth from two-parent households and single-parent households do not show a difference in the amount of money saved.

Method of Analysis

The survey responses will be coded and the data analyzed. The data analysis is divided into four parts. The first analysis consisted of frequency tables and percentages computed for presentation of descriptive statistics to describe sample characteristics.

The second type analysis used is the independent samples t-tests. Researchers often use this t-test to compare the means of two groups. If the sample means of two

groups are far enough apart, the test will yield a significant difference (Khazanie, 1979). This permits the researcher to conclude that the two populations probably does not have the same mean. The basic research question deals with population means. The null hypothesis is an assumption that no difference exists between the population means. If the researcher finds a significant difference between the population means, the null hypothesis is rejected. If the t-test yields a nonsignificant difference between the sample means, the researcher will fail to reject the null hypotheses and accept the alternative hypothesis. The probability value of <0.05 will be used to test the significance.

The third analysis is a one-way analysis of variance (ANOVA) for the survey questions with numerical answers that are on an interval scale by comparing means of more than two groups (Khazanie, 1979). The researcher chooses to use $p < 0.05$ significance level for comparing means of interval data. A one-way analysis of variance (ANOVA) procedure is used to detect any differences among mean scores for the amount of money used across categories of required spending, discretionary spending and saving for the independent variables of community location, age, grade level, gender, race, and family situation. The open-ended questions requests the amount of money received and used for specific purchases.

Following the ANOVA analysis, a least-significant analysis (LSD) was used for a multiple post hoc comparison (Moore & McCabe, 1993). This analysis compares multiple means. If the H_0 is not rejected, it is concluded that the population means were indistinguishable on the basis of the data given. But, if H_0 is rejected the analysis distinguishes which pairs of means are different. All of the above analyses were performed using the SAS program.

The time period for which the youth are asked about their receipt of money is of some concern. The researcher needs to obtain data over a period of time long enough to get a picture of possible week-by-week variability in behavior, but short enough to maximize the validity and reliability of the survey responses by the youth. Four weeks seemed a reasonable choice of time over which middle-school youth could remember their sources of incomes and amounts of money spent. The four-week period was used successfully in research by Doss, Marlow, and Godwin (1995).

Limitations of The Study

The procedure in which the data is collected for this research is not without limitations. Convenience sampling is used and such sampling has limitations when generalizing results to the general population of middle-school youth. Oklahoma is considered to be a rural state. Those in Tulsa may not be considered representative of large metropolitan centers throughout the United States. The same could be

concluded with the suburban area of Broken Arrow. Suburban areas around the city of Tulsa may be considered rural to those outside Oklahoma. Another limitation is the smaller number of respondents from Tulsa compared to the larger sample numbers from the suburban and rural locations.

The information that will be collected for this study is obtained through the use of survey research rather than through actual observation of the behaviors being studied. The results, therefore, are subject to the respondents' accuracy in reporting the amount of money received, their spending behaviors and family information (Miller, 1990).

There is a chance of respondents under-reporting money received and money spent. A diary method of recording and reporting acquisition of money would help clarify this issue.

Surveys only tap respondents that are accessible and cooperative (Isaac & Michael, 1990). Because of the age of the respondents, parental consent forms along with student consent forms are to be signed and returned to the classroom teacher before students can answer the survey. Therefore the number of students who were able to answer the survey was smaller because of the small number of consent forms returned. Anytime individuals are asked to answer a survey concerning money some persons elect not to answer the survey questions dealing with money or provide inaccurate data. Some parents may decide they do not want their child to participate in the research.

CHAPTER FOUR

MIDDLE-SCHOOL YOUTH: SOURCES
OF MONEY AND AMOUNTS

MANUSCRIPT FOR PUBLICATION

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ABSTRACT

Most pre-teens and teenagers receive substantial amounts of money. This study was designed to identify the sources of income for middle-school youth in a southern state. Students from metropolitan, suburban, and rural areas comprised the sample of $N=248$. Frequencies, percentages, t-tests, and analysis of variance indicated that youth's sources of income are different in some respects depending upon family situation. T-test results showed that youth from single-parent households received over \$20.00 more personal money from parents, not classified as an allowance for a four-week period, than youth from two-parent households ($p=0.006$). Youth from two parent households received \$70.90 for a four-week period (\$850 per year) compared to \$88.23 (\$1,059 per year) for youth from single-parent households. ANOVA was highly significant (F value=0.0002) for money from parents not considered an allowance when comparing two parent, two employed; two parents, one employed; and single-parent households. The research study results will give researchers and consumer educators a better understanding of the amount of money available for consumption by middle-school youth. A concern is that waiting until high school to add consumer education may be too late in the student's learning cycle.

MIDDLE-SCHOOL YOUTH: SOURCES
OF MONEY AND AMOUNTS

Introduction

In recent years, children had more money to spend, more financial responsibilities and more influence on family purchases (Stipp, 1988). Between 1989 and 1991 children's income increased 82%, even though businesses and households suffered from recession and the Desert Storm War (McNeal, 1992). Youth were playing an active and significant role in the use of family and personal resources and later model money management behaviors for their own children (Kennemer, 1995).

Williams and Prohofsky (1986) stated that how money was obtained, attitudes toward money, and patterns of spending affect adolescents family relationships and financial management. The money management patterns established in youth are likely to continue in adult life. Children's experience in dealing with money was often considered necessary in learning to handle money, its value, and its limits.

Previous Research

Research has provided data on how children obtain money. The major sources of income for children were allowances, earnings, and gifts (McNeal, 1992; Belk, Rice, Harvey, 1984). McNeal's (1992) study consisted of children 4 through 12 years of age. This study revealed that children receive an average income of \$4.42 per week or

\$229.84 per year. These figures were 46% higher than a previous study in 1989 conducted by the same researcher.

Ward, Wackman, and Wartella (1977) found that nearly all children from kindergarten through sixth grade had some discretionary personal income. Money received as a gift from parents was the most common source of income.

Allowance was the second most common. Outside earnings was the third most common source of income and was most common for the sixth grade youth.

As far as receiving money from parents, Doss, Marlowe, and Godwin (1995) reported at least 90% of the sample received money from parents for at least one of five purposes (allowance, extra-curricular activities, extras, incentives, and errands). The most frequent source of income in a study done by Belk, Rice and Harvey (1984) was as a gift from parents (71%).

Baecher (1991) reported that about half of 9-14 year-old children received an allowance. Heinzerling and Chandler (1989) found that 73% of children, ranging from ten to 14 years old, received an allowance. In a study done by Hollister, Rapp, and Goldsmith (1986) with sixth grade students, 60% of the sample received allowances. Doss et al. (1995) reported that 57% of middle-school students in Georgia received an allowance. Although a common recommendation is to give an allowance without requiring the performance of household chores, 88% of the children that

received an allowance in this study reported having to do certain jobs in order to receive the allowance.

In the Doss et al. (1995) study, more than 50% of middle-school students received money from earnings. This is a considerably lower figure than reported by Heinzerling and Chandler (1989), who found 73% of their 10- to 14-year old respondents received an allowance. When the students were asked how they earned additional money the most common response was yard work (49%) followed by snow shovelling and babysitting. Belk, Rice, and Harvey (1984) stated that babysitting earnings were reported by 53% as a source of income, while summer jobs were reported by 34% of the respondents.

Alhabeeb (1996) conducted a study in which the respondents between 12 and 16 years of age, and three-fourths of them were 13 and 14 years old. It was found that almost one-third of the respondents held a part-time job. Twenty-three percent of those employed worked more than 10 hours a week. Seventy percent of the respondents thought that holding a part-time job was necessary.

Stipp (1988) found that children from less affluent families had more spending money than children from affluent families. Swanson (1987) speculated low-income parents provided their children with money for instant gratification, but middle-income parents did so to "keep up with the Joneses." Upper-income families provided things their children wanted directly rather than giving them

money. Some researchers believed that lower- and middle-income children were more resourceful at obtaining income because of their experience.

From a study conducted by Miller and Yung, (1990) it was reported that the significance of allowances in adolescent socialization was not the receipt of the actual money but the characteristics of allowance arrangements. A positive outcome of restrictive allowance arrangements was monetary constraints on the amount and use of allowances that increased achievement aspirations and reduced risk taking.

Miller and Yung (1990) reached a conclusion that allowances were not good or bad for youth. More important, it was the way allowance arrangements were handled that instill values. The researchers suggested that experiences that encourage self-direction and egalitarian modes of interaction, promoted development that is likely to encourage further achievement.

Purpose

Most pre-teens and teenagers have substantial amounts of money. An expressed concern is that waiting until high school to add some form of consumer education may be too late in the student's learning cycle (Kourilsky, 1987). The large number of dropouts who are added each year to the ranks of the economically illiterate may be missed and they are the ones that need it the most.

This study was designed to identify the sources of income for middle-school youth in a southern state. Another aspect of the study examined the difference in sources of money received by youth and the family situation. A better understanding of the amount of money available for consumption behaviors of middle-school youth will contribute in the development of consumer education programs. The following specific objective was formulated for this study: To examine the sources and amounts of middle-school youth's acquisition of money particularly as it relates to family situation. The following null hypotheses were investigated:

H₁: Middle-school youth from two-parent households and single-parent households do not show a difference in the amount of money received from:

- a. allowances;
- b. earnings;
- c. gifts;
- d. parents, not allowance; and
- e. other sources.

H₂: Middle-school youth from two-parent households and single-parent households do not show a difference in the amount of money received from parents to purchase family items.

- H₃: Middle-school youth from households with a single-parent, one employed; two-parents, one employed and two-parents, two employed do not show a difference in the amount of money received from:
- a. allowances;
 - b. earnings;
 - c. gifts;
 - d. parents, not allowance; and
 - e. other sources.

Survey Instrument and Procedure

A survey developed by the researcher was based on a survey used by Doss et al. (1995). The survey was used to gather data for the study. The survey was administered by the researcher to maintain consistency of data collected to a convenience sample of 248 middle-school youth who were in the 6th, 7th, and 8th grades attending public schools. The schools chosen for the survey were located in metropolitan, suburban and rural areas. Data was collected on age, gender, race, grade level, and family situation. The researcher collected data on the sources of money and amounts received from each source.

Parents of the children were asked to complete a parental consent form. The students were also required to complete a consent form. Teachers of these classes were given an information sheet explaining the purpose of the study.

For this study the survey instrument included two sections. The first section collected information about the middle-school youth respondents and their families, such as gender, age, grade, family situation, and who the youth resides with in the home. Family situation is conceptualized as the situation in which the respondent lives including the number of parents the respondent lives with and whether it is a single wage-earner family or two wage-earner family. The second section requested information about sources and amounts of money received from each source.

Data Analysis

The data analysis was divided into four parts. The first analysis was frequencies and percentages computed for presentation of descriptive statistics to describe sample characteristics.

The second analysis was a t-test. Researchers often use the t-test to compare the means of two groups. If the sample means of two groups are far enough apart the test will yield a significant difference (Khazanie, 1979). This permits the researcher to conclude that the two populations probably did not have similar means. The basic research question deals with population means. The null hypothesis is a statement that no difference exists between the population means. If the researcher finds a significant difference between the population means, the null hypothesis is rejected. If the t-test yields a nonsignificant

difference between the sample means, the researcher will fail to reject the null hypotheses and accept the alternative hypothesis.

The third analysis was a one-way analysis of variance (ANOVA) for the survey questions with numerical answers that are on an interval scale by comparing means (Khazanie, 1979). The researcher chose to use $p < 0.05$ significance level for comparing means of interval data. A one-way analysis of variance (ANOVA) procedure was used to detect any differences among mean scores for the amount of money used across categories of required spending, discretionary spending and saving for the independent variables of community location, age, grade level, gender, race, and family situation. The open-ended questions requested the amount of money received and used for specific purchases.

Following the ANOVA analysis, a least-significant difference analysis (LSD) was used for a multiple post hoc comparison (Moore & McCabe, 1993). This analysis compares multiple means. If the H_0 is not rejected, it is concluded that the multiple population means were indistinguishable on the basis of the data given. But, if H_0 is rejected the analysis distinguishes which pairs of means are different.

The time period for which the youth were asked about their receipt of money was of some concern. The researcher needed to obtain data over a period of time long enough to get a picture of possible week-by-week variability in behavior, but short enough to maximize the validity and

reliability of the survey responses by the youth. Four weeks seemed a reasonable choice of time over which middle-school youth could reliably remember their incomes of money. The four week period was used successfully in past research by Doss et al. (1995).

Findings

For comparison purposes, the sample was divided into three community locations: metropolitan, suburban, and rural. Forty-four percent of the students were attending a school in a rural community with a population of more than 3,000; approximately 39% of the students were attending a school in a suburb with a population slightly over 58,000; and 17% of the students surveyed were attending a school in a city with a population of approximately 367,000; (U.S. Bureau of Census, 1977). Refer to Table 1 for summary of sample demographic and economic variables.

Insert Table 1 About Here

Two percent of the sample was 11 years old; approximately 12% of the sample was 12 years old; 33% of the sample was 13 years old; 50% was 14 years old; and 2% was over 14 years of age. Ten percent of the sample was enrolled in the sixth grade; slightly over 29% of the sample was enrolled in the 7th grade; and the largest percentage (60%) was enrolled in the 8th grade. Fifty-four percent of the sample was female and 46% was male.

The largest portion was white (78%); almost 13% was Native American; 6% was Black; and 3% was Hispanic. Forty-seven percent of the sample lived with two parents, both parents employed; 27% of the sample lived with one parent; 23% of the sample lived with two parents, one parent employed; and nearly 4% did not reside with parents.

Sixty-seven percent reported receiving money from parents that was not an allowance while 55% of all students reported receiving an allowance. Sixty-three percent of the sample reported receiving money from earnings while 39% of all students reported receiving gifts of money. These findings are quite different than reported by Ward, Wackman, and Wartella (1977) which listed money received as a gift as the most common source of money followed by allowance and earnings. Belk et al. (1984) also reported the most frequent source of income was a gift from parents (71%).

Fifty-five percent of the sample reported receiving an allowance. This finding is comparable to Baecher (1991). Baecher found about one-half of the 9-14 year-old children received an allowance. However, the findings of percentage of middle-school youth receiving an allowance in this study differed from other previous research findings. Heinzerling and Chandler (1989) found that 73% of their sample (10-14 year olds) received an allowance. Hollister et al. (1986) reported 60% of the sixth grade students received allowances. Fifty-seven percent of the students in Doss et al. (1995) received an allowance.

The 63% of youth receiving earnings in this study falls between Doss, Marlow, and Godwin (1995) findings of 50% and Heinzerling and Chandler (1989) at 73%. Alhabeeb (1996) reported a considerably lower figure at 33%.

The highest percentage of money received in this study was from parents, not an allowance (67%). The researcher did not find any other comparable research for this category. The researcher makes the assumption that this high figure is for unplanned school activities and expenses. This category may have been confused by respondents with money received as gifts.

Fifty-one percent of all students reported receiving money to buy items for the family. The researcher believes this is in part due to the increase of mothers working outside the home, both married and single. In this study almost 75% of the households had all parents working. This included single-parent households and dual-earning, two parent households. These figures help to explain the high number of youth who receive money to buy for the family. According to Graham (1988), the purse strings have been surrendered to the children of parents who were too busy making money to spend it.

Nearly 21% of the students received money that was different from any of the above sources. Included in the answers were prize money from rodeo events and sale of products from the respondents' own businesses, such as livestock sales.

When asked about the total amount of money the students received in the last four weeks, 19% of all the students reported receiving less than \$20.00; 30% of all the students reported receiving \$20.00 - \$39.99; 17% reported receiving \$40.00 - 59.99; 15% reported receiving \$60.00 - 79.99; 8% reported receiving \$80.00 - \$99.99; and 11% reported receiving \$100.00 or more.

The null hypothesis that middle-school youth from two-parent households and single-parent households do not show a difference in the mean amount of money received from allowance, earnings, gifts, parents, not allowance, and other sources was partially rejected. The mean amount of money received by middle-school youth from parents, not allowance in a single-parent household was \$32.52 for a four-week period compared to a mean of \$11.63 for youth from two-parent households. The t-test was significant, 0.006 ($p < 0.05$ level). Refer to Table 2. This supports the research from Stipp (1988), who found that children from less affluent families had more spending money than children from affluent families. Money received from other described sources (allowance, earnings, gifts, and other sources) was not significantly different for the two groups. Thus, the remainder of the null hypothesis for sources of money received was accepted.

Insert Table 2 About Here

Although the t-test did not show a significant difference at the $p < 0.05$ level between the amount of total personal money received by youth in single- and two parent households, there is difference in the total amount of personal money received. Middle-school youth from two-parent households received a mean of \$70.90 for a four-week period or an estimated \$850 for a year compared to \$88.23 (\$1,059 yearly) for youth from single-parent households. This total amount of personal money received is considerably higher than the amount reported by Doss, Marlowe and Godwin (1995) which was \$55.83 for a four-week period or an estimated \$750 for the entire year.

The null hypothesis that middle-school youth from two-parent households and single-parent households do not show a difference in the mean amount of money received from parents to purchase family items was accepted because no significant difference was shown between the mean values of money received ($p = 0.667$). Refer to Table 2. The mean value of money received to purchase family items was \$10.46 for youth from single-parent households and the mean value for youth from two-parent households was \$9.33 for a four week period.

The null hypothesis that middle-school youth from households with a single-parent, one employed; two-parents, one employed; and two-parents, two employed, do not show a difference in the amount of money received from allowances, earnings, gifts, parents, not allowance, and other sources was partially rejected. The ANOVA results were significant,

$p=0.0002$ ($p<0.05$ level) for amount of money received from parents, not considered allowance. Refer to Table 3. Mean score of money received from parents, not an allowance from single-parent, one employed households was \$32.52 compared to a mean of \$13.72 from two-parents, one employed; and \$10.67 from two-parents, two employed. Therefore, youth from single-parent households are receiving on the average of \$19.33 more from parents, not considered an allowance than youth from two-parent families. Money received from other described sources (earnings, allowance, gifts, and other sources) was not significant, therefore, the remaining portion of the hypothesis was accepted.

Insert Table 3 About Here

Summary and Implications

Changes in the family structure in which youth are brought up have raised some concerns about the effect of such changes on responsibilities of children regarding money management (Doss et al. 1995). In this study, the amounts of money youth received from various sources was investigated.

Findings from this study indicated that middle-school youth receive a considerable amount of money. The mean amount of personal money middle-school youth received each month was over \$70 for a four-week period or over \$850 for

youth from two-parent households and \$1059 for those from single-parent households, estimated for a year. Having this much money under their control requires some degree of money management.

Educational programs focusing on developing and improving youth's money management behavior should include consideration of the sources of the children's money. The source of the money relates to how children use the money they receive. Lessons on money management could include examining the ways that children acquire money and the amounts allocated to various uses. It could be beneficial to youth to compare their patterns of spending on the various categories to those of average youth their age.

The convenience sample has some limitations when generalizing results to the general population of middle-school youth. Those surveyed in the metropolitan area in the southern state where the research was conducted may not be considered representative of large metropolitan centers in other parts of the United States. The same could be concluded with the suburban area. The suburban area around the metropolitan city could be considered rural to those outside this southern state. Another limitation was the smaller number of respondents from the metropolitan area compared to the suburban and rural locations.

The information that was collected for this study was obtained through the use of survey research rather than through actual observation of money behaviors. The results,

therefore, were subject to the respondents' accuracy in reporting the amount received and family information.

Survey research only touches respondents that are accessible and cooperative (Isaac & Michael, 1990). Because of the age of the respondents, parental consent forms along with student consent forms had to be received in order for the students to answer the survey. Therefore the number of students who were able to answer the survey was smaller because of the small number of consent forms returned. The students who did not return the consent forms may have answered the survey differently. Also, people are reluctant to respond to a survey requesting information about money. Some parents may decide that their children should not participate in a research project gathering income information.

There is a chance of respondents under- or over-reporting money received. A diary method of recording and reporting acquisition of money over a four-week period would probably clarify this issue. Future researchers should consider collecting research in this manner.

Future research should compare the difference between the amount of money received from middle-school youth in a southern state to youth in other regions of the United States. Additionally, future research should separate single-parent households with an employed parent from households with no employed parent.

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Table 1

Summary of Middle-School Youth Demographic and Economic Variables, Percentage Distribution

	% of All Students
Community Location	
Rural	44.0
Suburban	38.7
Metropolitan	17.3
Age	
11 years	2.8
12 years	11.7
13 years	32.7
14 years	50.4
Above 14 years	2.4
Grade Level	
6 th	10.1
7 th	29.4
8 th	60.5
Gender	
Female	54.4
Male	45.6

Table continues

Table 1 continued

Summary of Middle-School Youth Demographic and Economic Variables, Percentage Distribution

	% of All Students
Race	
White	77.8
Native American	12.9
Black	6.0
Hispanic	2.8
Asian	0.4
Family Situation	
2 parents, both employed	47.2
1 parent	26.6
2 parents, 1 employed	22.6
Did not live w/parents	3.6
Sources of Money*	
From parents, not allowance	67.3
Earnings	63.0
Allowances	54.9
Gifts	39.3
Other	20.7
Money received to purchase family items*	51.4

Table continues

Table 1 continued

Summary of Middle-School Youth Demographic and Economic Variables, PercentageDistribution

	% of All Students
Total money received to buy For family*	
\$0	49.8
Less than \$20.00	29.0
\$20.00 - \$39.99	13.7
\$40.00 - \$59.99	2.8
\$60.00 or more	2.8
Total of money received*	
Less than \$20.00	19.4
\$20.00 - \$39.99	29.8
\$40.00 - \$59.99	16.9
\$60.00 - \$79.99	14.5
\$80.00 - \$99.99	8.1
\$100.00 or more	11.3
Saved money*	68.5

Note. N=248

*Money received/saved over a four-week period.

Missing data, percentage results based on those answering questions.

Table 2

T-test for Sources and Mean Amounts for Middle-School Youth's Money¹ by Family Situation

Sources of Money	Single-Parent Household N=66 Mean	Two-Parent Household N=173 Mean	Probability <i>t</i>
Personal Money			
Allowance	20.52	18.72	0.652
Earnings	20.76	29.86	0.258
From parents, not allowance	32.52	11.63	0.006*
Gifts	14.92	12.42	0.582
Other (Prize money & sales)	13.17	17.01	0.669
Total personal money received	88.23	70.90	0.209
Total family money received	10.46	9.33	0.667

Note. ¹Money received for a four-week period. *Significant at $p < 0.05$ level.

Missing data, results based on those answering questions.

Table 3

Analysis of Variance for Sources and Mean Amounts of Middle-School Youth's Money¹ Living Situation and Employment Status of Parents

Sources of Money	Single-Parent One Employed N=66 Mean	Two-Parent One Employed N=56 Mean	Two-Parent Two Employed N=117 Mean	F value
Personal Money				
Allowance	20.52 ^a	12.04 ^a	21.89 ^a	0.080
Earnings	20.76 ^a	25.17 ^a	32.01 ^a	0.587
From parents, not allowance	32.52 ^a	13.72 ^b	10.67 ^b	0.0002*
Gifts	14.92 ^a	13.90 ^a	11.75 ^a	0.754
Other (Prize money & sales)	13.17 ^a	18.60 ^a	16.26 ^a	0.937
Total Personal Money received	88.23 ^a	61.54 ^a	75.38 ^a	0.304
Total Family Money received	10.46 ^a	11.42 ^a	8.35 ^a	0.538

Note. *Significant at F value= ≤ 0.05 level. ¹Money received for a four-week period. Missing data, results based on those answering questions.

CHAPTER FIVE

MIDDLE-SCHOOL YOUTH: CONSUMPTION AND
SAVING BEHAVIORS OF MONEY

MANUSCRIPT FOR PUBLICATION

JOURNAL TITLE: FAMILY AND CONSUMER SCIENCES RESEARCH JOURNAL

ABSTRACT

Most pre-teens and teenagers have substantial amounts of money to spend. This study was designed to identify the required, discretionary spending and saving behaviors of middle-school youth located in metropolitan, suburban, and rural areas within a southern state. The sample consisted of 248 students. T-test results and Analysis of variance was used to determine significant spending behaviors of middle-school youth. The significant spending behaviors of personal money were movies/video games ($p=0.010$). The significant consumption behaviors for spending family money were clothes ($p=0.016$), meals ($p=0.011$), grooming supplies ($p=0.001$), and school supplies ($p=0.008$), and music ($p=0.003$). Significance level $p<0.05$. One-way analysis of variances results indicated significance for family money spent in the category of movies/video (F value=0.038) and location for transportation (F value=0.011) and snack foods (F value=0.004). The results of the study will contribute to research based consumer education curriculum development for middle-school youth. An expressed concern is that waiting until high school to teach consumer education may be too late in the student's learning cycle.

Middle-School Youth: Consumption and Saving Behaviors of Money

Introduction

Young consumers between the ages of 5 and 12 years influence over \$70 billion of annual spending in our society (Berry, 1990). Additionally, in 1991 teenagers in the United States were projected to have spent \$82 billion. This is a 3% increase over 1990. This increase occurred in spite of a decrease of 300,000 persons age 12-19 in the U.S. population, a national recession, and the Desert Storm War (O'Neill, 1992). American teenagers also have a say in annual family spending of nearly \$150 billion (Rakstis, 1990). Between 1989 and 1991 children's income increased 82%, even though businesses and households suffered from recession and war (McNeal, 1992). Because of many changes in the American family, children and teenagers had more money to spend, more financial responsibilities and more influence on family purchases (Stipp, 1988).

According to Rettig (1984) previous research by market researchers or socialization researchers did not place emphasis on the consumer behavior of children. Alhabeib (1996) stated that many companies studied children's reactions to business advertising and merchandise, but there was a lack of systematic research that looked at children's preferences, their income, spending, and how they influenced purchases in the context of the family. Despite changes in

the family situations in which children grew up and despite speculation about how the increase in dual-earner and single-parent families affected children's acquisition of money, Doss, Marlowe, and Godwin (1995) could not identify any studies in prior literature that investigated differences in children's acquisition of money according to family structure.

McNeal (1992) pointed out that the previous studies of youth and money suggested that the teaching of consumer education to children by families and schools was more incidental than intentional. Parents had few specific consumer goals for children and very rarely gave directional training in financial concerns. Consumer education was taught in the schools but on a hit-or-miss basis and very inconsistent.

"What kids don't know about money can hurt them," stated Godfrey (1995). Bad financial habits in childhood could lead to even bigger money problems as adults. Too much of a debt load financially cripples a family. Ninety percent of all divorces are traceable to money issues. With these concerns, the current study was developed to examine the consuming and saving behavior of middle-school youth.

Literature Review

Several studies indicated that youth spent too much money on discretionary items versus basic necessities. According to Belk, Rice and Harvey (1984) most of children's and teenager's purchases were discretionary items like toys,

clothing, entertainment, and snacks. Since families were expected to continue to provide the basic necessities, there was little incentive to save. McNeal (1979) reported that preschoolers spent money mainly on sweets. However, elementary school children purchased more personal items and were more likely to purchase gifts for others. Belk et al. (1984) stated that the exact percentages varied from study to study, but generally appeared that children of all ages from 5 through 20 years spent more on personal items than buying gifts or saving.

Belk et al. (1984) discovered that youth were spending 39% of their incomes, saving 32%, and purchasing gifts for others, 29%. From the study, the most popular expenditure was food, followed by entertainment, clothing, and durable items. Females were more likely to spend money on candy or gum, shoes, and school activities, while males reported spending more money than females on video games, bicycles, skiing and camping equipment, stereos, skateboards, and motorcycles.

In a study conducted by Doss et al. (1995) it was reported that the largest percentage of youth incomes was utilized for discretionary spending, mainly on clothing for themselves. Another sizeable amount was spent on books and magazines, sports and recreation, and music. About 83% of the youth reported that they spent money on items required by their parents. About three-fifths of the respondents saved at least some money and the same proportion gave money

as a gift or donation. In Alhabeeb's (1996) study, entertainment was the top category of spending. The average total spent per week was \$16.72, which was almost 81% of their income leaving 19% for saving which averaged \$3.98 a week.

Contrary to a commonly held view that children spent all the money they got their hands on, children were saving nearly three times as much as their counterparts did in 1984 (McNeal, 1992). The data indicated that children saved a substantial amount of the money they received prior to age six, then it dropped dramatically as the children got older. The saving rate climbs again at ages nine and ten. Children who fell into the 4-to-11 age group appeared more inclined to save than their older peers (Rakstis, 1990). The conclusion was that the 4-to-11 age group were under strict parental controls.

In a study by Hollister, Rapp and Goldsmith (1986), children who earned money regularly, showed a tendency to save money more than those who did not earn regularly. In McNeal's study (1992) both children and parents confirmed the seemingly high rate of youth savings and reported savings programs for the household. Preschoolers almost always saved at home, while tweens (9-12) had commercial savings accounts.

In a study completed by Pritchard, Myers, and Cassidy (1989), students who had higher levels of savings were from families with higher socio-economic status and higher

parental education levels. Student savers had parents who saved in general, especially for college. Furnham and Thomas (1984) discovered that males save more money and females are more likely to give money as gifts and donations because girls are given more money by parents and other relatives.

From all the research reviewed, it was evident that children were buying many discretionary items. However, Burkett (1988) claimed they were also buying many family items. Youth were spending more of their family's money than their own. McNeal (1992) suggested that this is in part due to four sociological changes in the 1980's. These changes were 1) fewer children per parent; 2) more single-parents; 3) postponement of having children; and 4) dual-working families. When all of the changes occurred together, as they did during the 80's, the result was a more self-reliant, more market-mature child. Burkett suggested children were not only well off financially, they knew a lot more about being a consumer and were knowledgeable at an earlier age than previous generations.

There has been an increase in the number of mothers working outside the home, both married and single women. According to Doss et al. (1995), nearly 70% of husband-wife families both spouses are employed. Between 1970 and 1988 there was a 91% increase in the number of single-parent female-headed households (U. S. Bureau of the Census, 1996). This means many children lived with only one parent.

Another factor is that the number of women in the workforce increased 163% from 1960 to 1995 (U.S. Bureau of the Census).

According to Graham (1988), the purse strings have been surrendered to the children of parents who were too busy making money to spend it. Graham summarized that preteen youngsters were shopping, cooking for the family, scheduling orthodontist appointments, tending pets, and buying clothes. Self-nurturing was a term used to describe children's after-school independence.

Otto (1988) described the changing profile of America's youth in terms of both attitudes and behaviors:

Attitudinally, they were less visible and more private than previous generations. They aspired to the good life in traditional terms of marriage and family, work, and many material advantages. Behaviorally, they were a working generation that commanded substantial earning power, possessed strong appetites for consumables, and had a high level of discretionary spending.

Consumer socialization, was defined by Moschis and Moore (1978), as the process by which youth acquire consumer skills by observing, modeling and interacting with their parents and peers. Most parents expect children to learn these skills by observation (Birckmayer, 1984 and Ward, Wackman & Wartella, 1977). So, the parents ability to model effective consumption skills played an important role in early learning of the consumer skills by children.

Socialization theory has established that as children enter adolescence they turn more to their peers for information, which tends to negate some of the more rational aspects of money management that is learned from the parents.

In a Kansas survey conducted by Prather (1991), over 90% of respondents indicated parents or family as a source of their money management knowledge. This informal transmission of knowledge and skill on such an important topic shows justification for the development of programs to support parents in their role of financial educator.

According to O'Neill (1992), 31 states reported some sort of consumer education policy. These policies varied greatly among the states. Some states allowed each school district to decide how to teach consumer education; other states had a clear mandate, backed by state law, that the school curriculum must include instruction in certain consumer-related subjects. Regardless of what was or was not mandated by each state, many home economics teachers introduced teens to the financial facts of life (O'Neill, 1992). Additionally, consumer education was taught in many different subject area classrooms.

In a study of youth grades 6-12 conducted by Moschis and Moore (1983), the researchers found that consumer-related courses taken at school were a strong predictor of the teenager's level of knowledge about consumer matters. The study found that the more money an adolescent had

available, the greater the level of financial knowledge he/she attained.

Forty percent of the 13- to 17-year-olds surveyed by Nichols and Powell (1977) had not been involved in formal consumer education classes or activities. The researchers discovered that those who had not taken formal courses in consumer education had a much lower level of knowledge of consumer information than those students who had taken courses in consumer education. Furthermore, research has shown that teens acquire their consumption behaviors and knowledge through incidental learning (observation and participation) and through formal instruction (Moschis & Moore, 1978; Ward, Wackman & Wartella, 1977).

The research of Moschis and Moore (1978) revealed that the adolescents' level of competency on various consumer skills vary according to demographic and social characteristics. Because of the findings researchers suggested that consumer educators should tailor their education programs and materials to the specific needs of students.

Purpose

Most youth have substantial amounts of money to spend and influence upon family spending. A current concern is that waiting until high school to add some form of consumer education may be too late in the student's learning cycle (Kourilsky, 1987). The large number of school dropouts who are added each year to the ranks of the economically

illiterate may miss consumer education and they are the ones that need it the most.

This research study was designed to identify the consuming and saving behavior of middle-school youth. The study determined the difference of required and discretionary spending and saving of youth in metropolitan, suburban, and rural areas in a southern state. This study can contribute to the development of money management curricula for preparing youth to make sound consumer decisions in the teen years and throughout adulthood. Findings provide the foundation needed to establish an effective educational model for educating middle-school youth about basic money management attitudes, consumption, and savings.

The following specific objectives were formulated for this study: 1) To investigate gender and family situation associated with middle-school youth's expenditures of personal and family money in required and discretionary spending, and savings; and 2) To compare amounts of money expenditures for required and discretionary spending of metropolitan, suburban, and rural youth; and 3) To investigate the amount of money saved by metropolitan, suburban, and rural middle-school youth.

Survey Instrument and Procedure

A survey developed by the researcher was based on a survey used by Doss et al. (1995). The survey was used to gather data for the study. It was administered to a

convenience sample of 248 middle-school youth who were in the 6th, 7th, and 8th grades attending public schools in a southern state. The schools chosen for the survey were located in metropolitan, suburban and rural areas. To maintain consistency through every stages of gathering data the survey was administered by the researcher.

Data was collected on age, gender, race, grade level, and family situation. Additional data include acquisition of money, amount of money, use of money for required spending, discretionary spending, and saving.

The survey instrument included two sections. The first section collected information about the respondents and their families, such as gender, age, grade, family situation, and who the middle-school respondent resided with in the home. Family situation was conceptualized as the situation in which the respondent lived including the number of parents the respondent lived with and whether it was a one wage-earner family or two wage-earner family.

The second survey section asked respondents sources and amounts of money received and amounts used for savings, discretionary spending and required spending. The required and discretionary spending was broken down into questions that inquired how the money was used.

Data Analysis

Based on the survey objectives, the following null hypothesis were developed for this study:

- H₁: Middle-school males and females do not show a difference in the amount of personal money used for required spending.
- H₂: Middle-school males and females do not show a difference in the amount of personal money used for discretionary spending.
- H₃: Middle-school males and females do not show a difference in the amount of family money used for required spending.
- H₄: Middle-school males and females do not show a difference in the amount of family money used for discretionary spending.
- H₅: Middle-school youth from households with a single-parent, one employed; two parent, one employed; and two parent, two employed do not show a difference in the amount of personal money used for required spending.
- H₆: Middle-school youth from households with a single-parent, one employed; two parent, one employed; and two parent, two employed do not show a difference in the amount of personal money used for discretionary spending.
- H₇: Middle-school youth from households with a single-parent, one employed; two parent, one employed; and two parent, two employed do not show a difference in the amount of family money used for required spending.

- H₁: Middle-school males and females do not show a difference in the amount of personal money used for required spending.
- H₂: Middle-school males and females do not show a difference in the amount of personal money used for discretionary spending.
- H₃: Middle-school males and females do not show a difference in the amount of family money used for required spending.
- H₄: Middle-school males and females do not show a difference in the amount of family money used for discretionary spending.
- H₅: Middle-school youth from households with a single-parent, one employed; two parent, one employed; and two parent, two employed do not show a difference in the amount of personal money used for required spending.
- H₆: Middle-school youth from households with a single-parent, one employed; two parent, one employed; and two parent, two employed do not show a difference in the amount of personal money used for discretionary spending.
- H₇: Middle-school youth from households with a single-parent, one employed; two parent, one employed; and two parent, two employed do not show a difference in the amount of family money used for required spending.

- H₈: Middle-school youth from households with a single-parent, one employed; two parent, two employed; and two parent, two employed do not show a difference in the amount of family money used for discretionary spending.
- H₉: Urban, suburban and rural middle-school youth do not show any difference in the amount of personal money used for required spending.
- H₁₀: Urban, suburban, and rural middle-school youth do not show any difference in the amount of personal money used for discretionary spending.
- H₁₁: Urban, suburban and rural middle-school youth do not show a difference in the amount of personal money saved.
- H₁₂: Middle-school youth from two-parent households and single-parent households do not show a difference in the amount of money saved.

The data analysis was divided into four parts. The first analysis consisted of frequency tables and percentages computed for presentation of descriptive statistics to describe sample characteristics.

The second type of analysis was the independent samples t-test. Researchers often use the t-test to compare the means of two groups. If the sample means are far enough apart the test will yield a significant difference. This permits the researcher to conclude that the two populations probably did not have the same mean. The basic research question deals with population means. The null hypothesis

is a statement that no difference exists between the population means (Khazanie, 1979). If the researcher finds a significant difference between the population means, the null hypothesis is rejected. If the t-test yields a nonsignificant difference between the sample means, the researcher will fail to reject the null hypotheses. The level of $p < 0.05$ was used to determine significance.

The third type of analysis used a one-way analysis of variance (ANOVA). This analysis was used to compare more than two means for the survey questions with numerical answers that were measured on an interval scale. The researcher chose to use a 0.05 significance level for comparing means of interval data. A one-way analysis of variance (ANOVA) procedure was used to detect any differences among mean scores for the amount of money used and the amount of money used across categories for required spending, discretionary spending and saving for community location.

Following the ANOVA analysis, a least-significant difference analysis (LSD) was used for a multiple post hoc comparison (Moore & McCabe, 1993). This analysis compares multiple means. If the H_0 is not rejected, it is concluded that the multiple population means were indistinguishable on the basis of the data given. But, if H_0 is rejected the analysis distinguishes which pairs of means are different.

The time period for which the youth were asked about their receipt of money was of some concern. The researcher

needed to obtain data over a period of time long enough to get a picture of possible week-by-week variability in behavior, but short enough to maximize the validity and reliability of the survey responses by the youth. Four weeks seemed a reasonable choice of time over which middle-school youth could remember their spending of money. The four-week period was used successfully in past research by Doss et al (1995).

Findings

For comparison purposes, the sample was collected from three different community locations: metropolitan, suburban, and rural. Forty-four percent of the students were attending school in a rural community with a population of more than 3,000; approximately 39% of the students were attending school in a suburb with a population of slightly more than 58,000; and 17% of the students surveyed were attending school in a city with a population of approximately 367,000; (U.S. Bureau of Census, 1997). Refer to Table 1.

Insert Table 1 About Here

Two percent of the sample was 11 years old; approximately 12% of the sample was 12 years old; 33% of the sample was 13 years old; 50% was 14 years old; and 2% was over 14 years of age. Ten percent of the sample was enrolled in the sixth grade; slightly over 29% of the sample

was enrolled in the 7th grade; and the largest percentage (60%) was enrolled in the 8th grade. Fifty-four percent of the sample was female and 46% was male.

The largest portion were white (78%); almost 13% was Native American; 6% was Black; and 3% was Hispanic. Forty-seven percent of the sample lived with two parents, both parents employed; 27% of the sample lived with one parent; 23% of the sample lived with two parents, one parent employed; and nearly 4% did not live with parents.

Sixty-seven percent reported receiving money from parents that was not an allowance while 55% of all students reported receiving an allowance. Sixty-three percent of the sample reported receiving money from earnings while 39% of all students reported receiving gifts of money. Fifty-one percent of all students reported receiving money to buy items for the family. Twenty-one percent of the students received money that was different from any of the above sources.

When asked about the total amount of money the students received in the last four weeks, 19% of all the students reported receiving less than \$20.00; 30% of all the students reported receiving \$20.00 - \$39.99; 17% reported receiving \$40.00 - 59.99; 15% reported receiving \$60.00 - 79.99; 8% reported receiving \$80.00 - \$99.99; and 11% reported receiving \$100.00 or more.

Sixty-nine percent of all the students reported they saved money in the last four weeks. This is similar to the

findings by Doss, Marlowe and Godwin (1995), who reported 60% of youth saved at least some money.

The t-test results showed that middle-school males and females do not show a difference in the amount of personal money used for required spending. No major difference was shown between genders for the five categories of required spending, clothing, transportation, meals, grooming supplies, and school supplies. Thus the null hypothesis was accepted.

Insert Table 2 About Here

When referring to Table 2 the reader will note the mean results showed that females spent a mean of \$12.42 on basic school clothes from their personal money while males spent a mean of \$7.90. The amount spent for this category was larger than any other category and compares to research by Doss et al. (1995) who discovered that the largest percentage of youth incomes was used to purchase clothing for themselves.

The t-test findings rejected a portion of the null hypothesis that middle-school males and females do not show a difference in the amount of personal money used for discretionary spending. The rejected portion of the hypothesis was for the category of movies and video games ($p=0.010$). Boys spent almost three times the amount that girls spent, \$3.41 compared to \$1.24, respectively. This is comparable to research by Belk et al. (1984) where it was

found that males spent more than females on video games. Refer to Table 2.

The null hypothesis that middle-school males and females do not show a difference in the amount of family money used for required spending was rejected for the categories of basic school clothes ($p=0.016$), meals ($p=0.011$), grooming supplies ($p=0.001$), and school supplies ($p=0.008$). The hypothesis was not rejected for transportation ($p=0.380$). T-test results are shown in Table 2.

Girls spend \$28.52 of family money on basic school clothes which is significantly more than the \$14.75 spent by boys ($p=0.016$). This category had the highest dollar amount for spending than all other categories. The researcher again refers to the Doss et al. (1995) research where the largest percentage of youth incomes were used for clothing.

The results of the t-test partially rejected the null hypothesis that middle-school males and females do not show a difference in the amount of family money used for discretionary spending. The spending category of music items was highly significant ($p=0.003$). Girls spent considerably more (\$2.80) than boys (\$.72).

It should be noted that two discretionary spending items were not significant at the 0.05 level, but showed a difference between the amount spent by males and females. Girls spend considerably more than boys on snack foods, \$5.58 compared to \$3.30 spent by boys ($p=0.094$). Girls also

spent considerably more for school activities, \$11.66 compared to \$4.05 for boys ($p=0.149$). These figures compare to research findings by Belk et al. (1984), who discovered that females were more likely to spend money on candy or gum and school activities than males.

The ANOVA results showed that the null hypothesis, middle-school youth from households with a single-parent, one employed; two parents, one employed; and two parents, two employed do not show a difference in the amount of personal money used for required spending, was accepted. Refer to Table 3.

Insert Table 3 About Here

The null hypothesis, middle-school youth from households with a single-parent, one employed; two parents, one employed; and two parents, two employed do not show a difference in the amount of personal money used for discretionary spending, was accepted. Refer to Table 3.

The null hypothesis, middle-school youth from households with a single-parent, one employed; two parents, one employed; and two parents, two employed do not show a difference in the amount of family money used for required spending, was accepted. Refer to Table 4.

Insert Table 4 About Here

The null hypothesis, middle-school youth from households with a single-parent, one employed; two parents, one employed; and two parents, two employed do not show a difference in the amount of family money used for discretionary spending, was partially rejected for the spending category of movies/video (F value=0.038). Refer to Table 4. The mean of money received by youth from single-parent, one employed was \$4.44; the amount received by youth from two parent, one employed was \$3.46; and the amount received by youth from two parent, two employed was \$2.15.

The F -test from the analysis of variance procedure with the required spending as the dependent variable and location (metropolitan, suburb, and rural) as independent variables revealed the main effect for location from the metropolitan area spent a significantly larger amount for transportation than suburban and rural boys and girls for (F value=0.011). Refer to table 5.

Insert Table 5 About Here

The researcher concluded that youth from metropolitan areas are using their money on public transportation, whereas, youth in rural and suburban areas are transported by family members. The required spending for basic school clothes, meals, grooming supplies and school supplies show no significant differences among youth from the three locations. Therefore, the null hypothesis urban, suburban,

and rural middle-school youth do not show any difference in the amount of personal money used for required spending is rejected only for the category of transportation.

To test the hypothesis, urban, suburban, and rural middle-school youth do not show any difference in the amount of personal money used for discretionary spending, mean scores were used. A mean score was calculated for each of the three locations as shown in Table 5. The ANOVA analysis test of means revealed the difference among the three locations were significant for only one category of discretionary spending. The F value for money spent on snack foods was 0.004. Therefore, the null hypothesis is rejected only for the discretionary spending category of snack foods by metropolitan, suburban and rural youth. The F test for the analysis of variance procedure of the hypothesis revealed no significant difference among metropolitan, suburban, and rural youth regarding the discretionary spending books and magazines; music; movies and video games; school activities; and recreation.

The hypothesis urban, suburban and rural middle-school youth do not show a difference in the amount of personal money saved was accepted. Refer to Table 6. There was no significant difference in the amount saved by youth in the three locations. It should be noted that even though there was no significant difference between the three locations, the amount of money saved for all locations was relatively high when compared to the findings by Doss et al. (1995)

which were \$14.44. Youth from metropolitan areas reported a mean saving of \$17.12, suburban areas a mean saving of \$19.93, and rural areas a mean of \$34.70.

Insert Table 6 About Here

The research accepted the null hypothesis middle-school youth from two-parent households and single-parent households do not show a difference in the amount of money saved because no significant difference was shown between youth from two-parent households and single-parent household. Refer to Table 6.

However, it is important to note that the mean amount saved from personal money by youth living in single-parent households was \$24.13 and youth from households with two parents, two employed saved \$29.40 and youth from households with two parents, one employed saved \$18.47 within a four-week period. If these figures were estimated for an entire year, the amount of savings would be almost \$290 for youth from single-parent households and \$312 for youth from two-parent households. These figures for savings are considerably higher than those reported by Doss et al. (1995), which were \$14.44 for a four-week period.

Summary and Implications

Changes in the family structure in which youth are brought up has raised some concerns about the effect of such changes on responsibilities of children regarding money

management (Doss et al. 1995). In this study the consuming and saving behaviors of middle-school youth in a southern state were examined. Another aspect of the study was to determine the difference between youth in metropolitan, suburban, and rural areas.

Findings from this study indicate that middle-school youth do spend a large amount of money in several categories. They spent a large percentage of personal money and family money on basic school clothes. This was followed by spending of family money on meals, of which girls spent twice as much as boys. For the total amount of money spent girls and boys spent about the same number of dollars. However, when comparing family money spent, girls spent twice as much as boys.

When comparing spending of youth by location, the major differences were in the spending categories of transportation and snack foods. Metropolitan youth spent more in both of these categories. The researcher attributes the higher spending for snack foods by metropolitan youth is because of the easy access to convenience stores.

Findings from the study indicated that youth from all three locations, metropolitan, suburban, and rural areas, were saving a considerable amount of money. The findings support the idea that saving seems to have increased over the past few years (McNeal, 1992).

A better understanding of the consuming and saving behaviors of middle-school youth will help in the

development of research based educational programs for middle-school youth. This study can contribute to the development of money management curricula for preparing youth to make sound consumer decisions in the preteen years and throughout adulthood. The findings contribute to the research foundation needed to establish an effective educational model for educating middle-school youth about basic money management attitudes, consumption, and savings.

The convenience sample has some limitations when generalizing results to the general population of middle-school youth. Those surveyed in the metropolitan area in the southern state where the research was conducted may not be considered representative of large metropolitan centers in other parts of the United States. The same could be concluded with the suburban areas. Suburban areas around the metropolitan city could be considered rural to those outside this southern state. Another limitation was the smaller number of respondents from the metropolitan area compared to the suburban and rural locations.

The information that was collected for this study was obtained through the use of survey research rather than through actual observation of the money behaviors. The results, therefore, were subject to the respondents' accuracy in reporting their spending and saving behaviors and family information.

Survey research only touches respondents that are accessible and cooperative (Isaac & Michael, 1990). Because

of the age of the respondents, parental consent forms along with student consent forms had to be received in order for the students to answer the survey. Therefore the number of students who were able to answer the survey was smaller because of the small number of consent forms returned. The youth who did not return the consent forms may have answered the survey differently. Also people are reluctant to respond to a survey requesting information about money.

There is a chance of respondents under reporting money spent and saved. A diary method of recording and reporting spending and saving behaviors of money over a four-week period would probably clarify this issue. Future researchers should collect data in this manner.

Future researchers should compare the difference between the amount of money spent by middle-school youth in a southern state to youth in other regions of the United States. In addition, research should separate single-parent households with one employed and no employed parent from two parent households with one parent employed compared to dual-earning two-parent households.

Future studies need to examine the amount of consumer education that is taught in elementary and middle-schools and in youth organizations such as Boy Scouts, Girl Scouts, 4-H projects and church youth groups. Then determine if a difference of spending and saving exists between youth who received consumer education and those who did not participate in such programs. Also researchers need to

examine how much middle-school youth discuss their required and discretionary spending with parents or other family members.

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Table 1

Summary of Middle-School Youth Demographic and Economic Variables, Percentage Distribution

	% of All Students
Community Location	
Rural	44.0
Suburban	38.7
Metropolitan	17.3
Age	
11 years	2.8
12 years	11.7
13 years	32.7
14 years	50.4
Above 14 years	2.4
Grade Level	
6 th	10.1
7 th	29.4
8 th	60.5
Gender	
Female	54.4
Male	45.6

Table continues

Table 1 continued

Summary of Middle-School Youth Demographic and Economic Variables, PercentageDistribution

	% of All Students
<u>Race</u>	
White	77.8
Native American	12.9
Black	6.0
Hispanic	2.8
Asian	0.4
<u>Family Situation</u>	
2 parents, both employed	47.2
1 parent	26.6
2 parents, 1 employed	22.6
Did not live w/parents	3.6
<u>Sources of Money</u>	
From parents, not allowance	67.3
Earnings	63.0
Allowances	54.9
Gifts	39.3
Other	20.7
Money received to purchase family items*	51.4

Table continues

Table 1 continued

Summary of Middle-School Youth Demographic and Economic Variables, PercentageDistribution

	% of All Students
Total money received to buy for family*	
\$0	49.8
Less than \$20.00	29.0
\$20.00 - \$39.99	13.7
\$40.00 - \$59.99	2.8
\$60.00 or more	2.8
Total of money received*	
Less than \$20.00	19.4
\$20.00 - \$39.99	29.8
\$40.00 - \$59.99	16.9
\$60.00 - \$79.99	14.5
\$80.00 - \$99.99	8.1
\$100.00 or more	11.3
Saved money *	68.5

Note. N=248

*Money received/saved over a four-week period.

Missing data, results based on those answering questions.

Table 2

T-test for Mean Amounts of Middle-School Youth's Personal and Family Money¹ Spent by Gender

Spending categories	<u>Personal money</u>			<u>Family money</u>		
	Male N=113	Female N=135	Probability <i>t</i>	Male N=113	Female N=135	Probability <i>t</i>
Required Spending						
Basic school clothes	7.90	12.42	0.145	14.75	28.52	0.016*
Transportation	.74	.93	0.745	3.94	6.46	0.380
Meals	4.71	4.84	0.921	9.45	19.43	0.011*
Grooming supplies	1.13	1.33	0.679	3.40	8.04	0.001*
School supplies	.41	.79	0.199	.62	1.59	0.008*

Table continues

Table 2 continued

T-test for Mean Amounts of Middle-School Youth's Personal and Family Money¹ Spent by Gender

Spending categories	<u>Personal money</u>			<u>Family money</u>		
	Male N=113	Female N=135	Probability <i>t</i>	Male N=113	Female N=135	Probability <i>t</i>
Discretionary Spending						
Books and magazines	3.38	2.38	0.462	4.36	3.33	0.618
Music	6.13	4.73	0.319	.72	2.80	0.003*
Snack foods	4.73	3.30	0.092	3.30	5.58	0.094
Movies/video games	3.41	1.24	0.010*	2.50	3.58	0.155
School activities	1.17	1.62	0.665	4.05	11.66	0.149
Recreation	4.75	1.84	0.091	10.64	16.26	0.281
Total amount of money spent	36.84	34.38	0.706	55.12	101.24	0.003*

Note. *Significance level = 0.05. ¹Money spent over a four-week period.

Table 3

Analysis of Variance for Middle-School Youth's Amount of Personal Money¹ Spent by Living Situation and Employment Status

Spending Category	Single-Parent One employed N=66 Mean	Two parents One employed N=56 Mean	Two parents Two employed N=117 Mean	F value
Personal Money				
Required Spending				
Basic school clothes	10.38 ^a	10.27 ^a	10.99 ^a	0.979
Transportation	2.02 ^a	0.19 ^b	0.55 ^{ab}	0.072
Meals	5.73 ^a	3.75 ^a	4.37 ^a	0.540
Grooming Supplies	1.35 ^a	1.13 ^a	1.20 ^a	0.943
School Supplies	1.03 ^a	0.35 ^a	0.49 ^a	0.242

Table continues

Table 3 continued

Analysis of Variance for Middle-School Youth's Amount of Personal Money¹ Spent by Living Situation and Employment Status

Spending Category	Single-Parent One employed N=66 Mean	Two parents One employed N=56 Mean	Two parents Two employed N=117 Mean	F value
Personal Money				
Discretionary Spending				
Books and magazines	2.16 ^a	4.50 ^a	2.51 ^a	0.421
Music	4.33 ^a	6.11 ^a	5.89 ^a	0.585
Snack Foods	3.09 ^a	4.39 ^a	3.91 ^a	0.533
Movies/videos	1.98 ^a	2.39 ^a	1.94 ^a	0.877
School activities	3.20 ^a	0.40 ^a	1.01 ^a	0.149
Recreation	2.06 ^a	2.73 ^a	4.05 ^a	0.562
Total Personal Money	36.53 ^a	33.95 ^a	35.87 ^a	0.960

N=239

Note: ¹Money spent over a four-week period. Missing data, results based on those answering questions.

Table 4

Analysis of Variance for Middle-School Youth's Amount of Family Money¹ Spent by Living Situation and Employment Status

Spending Category	Single-Parent One employed N=66 Mean	Two parents One employed N=56 Mean	Two parents Two employed N=117 Mean	F value
Family Money				
Required Spending				
Basic school clothes	25.27 ^a	18.81 ^a	22.32 ^a	0.757
Transportation	4.17 ^a	2.09 ^a	7.67 ^a	0.326
Meals	13.50 ^a	12.35 ^a	16.53 ^a	0.684
Grooming Supplies	6.73 ^a	5.87 ^a	5.77 ^a	0.839
School Supplies	1.49 ^a	1.00 ^a	1.07 ^a	0.594

Table continues

Table 4 continued

Analysis of Variance for Middle-School Youth's Amount of Family Money¹ Spent by Living Situation and Employment Status

Spending Category	Single-Parent One employed N=66 Mean	Two parents One employed N=56 Mean	Two parents Two employed N=117 Mean	F value
Family Money				
Discretionary Spending				
Books and magazines	0.71 ^a	4.33 ^a	5.57 ^a	0.137
Music	2.45 ^a	1.30 ^a	1.94 ^a	0.558
Snack Foods	4.83 ^a	4.96 ^a	4.40 ^a	0.943
Movies/videos	4.44 ^a	3.46 ^{ab}	2.15 ^b	0.038*
School activities	15.94 ^a	4.77 ^a	5.91 ^a	0.287
Recreation	12.66 ^a	22.27 ^a	11.27 ^a	0.286
Total Family Money	88.76 ^a	75.98 ^a	80.63 ^a	0.861
Total Money Spent	125.29 ^a	109.93 ^a	116.50 ^a	0.858

N=239 Note. ¹Money spent over a four-week period. Missing data, results based on those answering questions.

Table 5

Analysis of Variance of Middle-School Youth's Required and Discretionary Spending¹ of Personal Money for Metropolitan, Suburban and Rural Locations

Spending categories	Means			F value
	Metropolitan N=43	Suburban N=96	Rural N=109	
Required Spending				
Basic school clothes	8.02 ^a	9.40 ^a	12.19 ^a	0.561
Transportation	2.70 ^a	.10 ^a	.77 ^b	0.011*
Meals	6.18 ^a	3.69 ^a	5.24 ^a	0.382
Grooming supplies	2.39 ^a	.51 ^b	1.42 ^{ab}	0.022
School supplies	1.27 ^a	.31 ^b	.64 ^{ab}	0.104

Table continues

Table 5 continued

Analysis of Variance of Middle-School Youth's Required and Discretionary Spending¹ of Personal Money for Metropolitan, Suburban and Rural Locations

Spending categories	Means			F value
	Metropolitan N=43	Suburban N=96	Rural N=109	
Discretionary Spending				
Books and magazines	3.51 ^a	1.39 ^a	3.81 ^a	0.227
Music	3.91 ^a	4.92 ^a	6.37 ^a	0.380
Snack foods	6.59 ^a	2.56 ^b	4.10 ^b	0.004*
Movies/video games	1.34 ^a	2.13 ^a	2.61 ^a	0.531
School activities	1.75 ^a	.07 ^a	2.46 ^a	0.128
Recreation	3.88 ^a	1.46 ^a	4.31 ^a	0.237
Total amount of money spent	39.88 ^a	25.77 ^a	42.34 ^a	0.056

Note. ¹Money spent over a four-week period. Means with same letters are not significantly different.

Missing data, results based on those answering questions.

Table 6

Analysis of Variance for Middle-School Youth's Amount of Personal Money Saved for Metropolitan, Suburban and Rural Locations and Family Situation

Category	Means			F value
	Metropolitan N=43	Suburban N=96	Rural N=109	
Personal money saved ¹	17.12 ^a	19.93 ^a	34.70 ^a	0.185
	Single-parent One employed N=66	Two parent One employed N=56	Two parent Two employed N=117	
Personal money saved ¹	24.13 ^a	18.47 ^a	29.40 ^a	0.500

Note. ¹Saving for a four-week period.

Means with same letters are not significantly different.

Missing data, results based on those answering questions.

APPENDIX A

Total Reference List for Chapters One, Two, and Three

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APPENDIX B

Support Data for Chapter Three

QUESTIONNAIRE

The purpose of this questionnaire is to find out how youth your age use money. **THIS IS NOT A TEST AND YOU WILL NOT BE GRADED ON YOUR ANSWERS.**

Please read each question carefully. If you are not sure about a certain answer, mark the answer that comes closest to what you do with your money. Answer each question as honestly as possible.

If you do not understand a question or the directions, please raise your hand for help.

Take as much time as you need, but be **SURE TO ANSWER EVERY QUESTION.**

Check () the appropriate answer or fill in the blank:

1. Are you? _____ male _____ female
2. Your age is? _____ 10 _____ 11 _____ 12 _____ 13 _____ 14
3. What grade are you in? _____ 6 _____ 7 _____ 8
4. Are your parents: _____ married _____ living together
_____ divorced _____ deceased (one or both)
5. Which of the following best describes the situation in which you live?
 - a. _____ I live with two parents. Only one parent works outside the home.
 - b. _____ I live with two parents. Both parents have jobs outside the home.
 - c. _____ I live with only one parent.
 - d. _____ I do not live with my parents.

6. Think of all the money that you received in the past four weeks. You probably had money from several different sources. The following are questions about where you get your money. Check each one that you get money from, and tell how much (\$ amounts). The amounts are only for the last four (4) weeks.

a. Did you receive money from an allowance in the past four weeks? (An allowance is a set amount of money received on a regular basis.)

_____ yes _____ no \$_____ amount

b. Did you receive money from earnings in the past four weeks? (Earnings are money from a part-time job, extra chores, babysitting, etc.)

_____ yes _____ no \$_____ amount

c. Did you receive gifts of money in the past four weeks? (Gifts might have been given at holidays, birthday, or a special occasion.)

_____ yes _____ no \$_____ amount

d. Did you receive money other than an allowance from your parent/parents for no reason at all? (This money was for you to do as you please.)

_____ yes _____ no \$_____ amount

e. Did you receive money from your parent/parents for the purpose of buying things for the family in the past four weeks? (Money might have been to buy something at the grocery store or to run other errands.)

_____ yes _____ no \$_____ amount

7. If you received money in a way that is different from any of the above ways during the last four weeks, please explain how you received your money. Be sure to include a dollar (\$) amount for all the other sources of money in the last four (4) weeks. If not, go to the next question.

_____ \$ _____
_____ \$ _____
_____ \$ _____

8. If your parents are separated or divorced, check the parent or parents who gave you money in the last four weeks.

_____ I received money from the parent/parents I live with.

_____ I received money from the parent/parents I do not live with.

_____ I received money from both.

9. The total average amount of money you usually receive EACH month is approximately:

_____ less than \$10.00.

_____ \$10.00 to \$14.99.

_____ \$15.00 to \$19.99.

_____ \$20.00 to \$24.99.

_____ \$25.00 and up.

10. Think of all the money that you spent on yourself in the past four weeks. You probably did a lot of different things with your money. The following are questions about what you did with your money. Check "yes" for each item that you used your money for, and tell how much money was "my money" and how much was "household money" that you used. Personal money is money earned or given to you to use as you wish. Household money is money given to you with directions for use. The amounts are only for the last four (4) weeks.

- a. Did you save money in the past four weeks?

_____ yes _____ no \$ _____ (my money) \$ _____ (household money)

- b. Did you spend money on clothes in the past four weeks?

_____ yes _____ no \$ _____ (my money) \$ _____ (household money)

- c. Did you spend money on transportation (bus fare, gasoline, etc.) in the past four weeks?

_____ yes _____ no \$ _____ (my money) \$ _____ (household money)

d. Did you spend money on books, magazines or computer items in the past four weeks?

_____yes _____no \$_____(my money) \$_____(household money)

e. Did you spend money on cassettes or compact disks in the past four weeks?

_____yes _____no \$_____(my money) \$_____(household money)

f. Did you spend money on meals in the past four weeks?

_____yes _____no \$_____(my money) \$_____(household money)

g. Did you spend money on snack foods in the past four weeks?

_____yes _____no \$_____(my money) \$_____(household money)

h. Did you spend money on movies/movie rentals or video games in the past four weeks?

_____yes _____no \$_____(my money) \$_____(household money)

i. Did you spend money on grooming-supplies, hair cuts, shampoo, etc. in the past four weeks?

_____yes _____no \$_____(my money) \$_____(household money)

j. Did you spend money on school supplies in the past four weeks?

_____yes _____no \$_____(my money) \$_____(household money)

k. Did you spend money on club dues, school yearbooks, pictures, etc. in the past four weeks?

_____yes _____no \$_____(my money) \$_____(household money)

l. Did you spend money on recreational or sports activities in the past four weeks?
(This may include admission to ballgames, parties, etc.)

_____yes _____no \$_____(my money) \$_____(household money)

11. If you spent money on yourself in a way that is different from any of the above ways during the last four weeks, or if you spent money on someone else (gifts, date, etc.), please explain how you spent your money. Be sure to include a dollar (\$) amount for all the money you spent in the last four (4) weeks. If not, go to the next question.

_____ \$ _____

_____ \$ _____

_____ \$ _____

12. The total average amount of money you spend EACH month on **YOURSELF** is approximately:

_____ less than \$10.00.

_____ \$10.00 to \$14.99.

_____ \$15.00 to \$19.99.

_____ \$20.00 to 24.99.

_____ \$25.00 and up.

13. How much money do you spend each month to buy items for the **FAMILY**.
(Example: groceries, video rentals, household supplies.)

_____ less than \$10.00.

_____ \$10.00 to \$14.99

_____ \$15.00 to \$19.99

_____ \$20.00 to \$24.99

_____ \$25.00 and up.

THANKS FOR COMPLETING THIS QUESTIONNAIRE!!!!!!!!!!!!!!

Instruction Sheet For Teachers

Purpose of Survey: To learn more about the consumer and money management behaviors of 6th, 7th, and 8th grade students in Oklahoma. Results of this study will be used to develop effective teaching materials related to money management practices and consumer education.

Please explain the following procedures to students prior to administering survey. This will help students feel comfortable that confidentiality is being protected. A witness (teacher, principal, etc.) must be present while instructions are being read to the students. After the instructions have been read, please sign this form and have the witness sign.

Instructions for students completing the questionnaire:

1. Administer the questionnaire to 6th, 7th, and 8th grade students.
2. Instruct students that participation in the survey is strictly voluntary and that they may withdraw from the survey at anytime.
3. Explain that the students' participation and results are in no way related to the grade they will receive in the class in which the survey is administered.
4. Instruct students that no names are to be placed on the questionnaires. All responses are to be completely confidential and will not be traced back to any individual student. All data will be examined in aggregate form only.
5. Students will require approximately 20 minutes to complete the questionnaire.
6. Instruct students to place his/her completed questionnaire in the envelope provided by the teacher. The last student to return the survey will seal the envelope.
7. Explain to students that the teacher will return the sealed envelope to the researcher for analysis of the surveys.
8. The teacher will be provided, upon request, a summary of the survey results. Individual student questionnaires will be seen only by the

researcher and will not be returned to the teacher.

9. If the student, teacher, or parent has questions about this survey or the results of this study, they may contact the researcher, Brenda Miller at (918) 756-1958 or Gay Clarkson at (405) 744-5700.

All the above instructions have been read to the students prior to administering the survey.

Signed:

Witness:

STUDENT ASSENT FORM

"I, _____, give
Student's Name
permission to Brenda K. Miller, or helpers of her
choosing, to administer the following questionnaire."

"This is done as part of an investigation entitled
Middle-School Youth: Sources of Income and Spending
Patterns. The purpose of this study is to learn more
about how youth your age receive and spend money. This
survey will be helpful to those who write consumer
education textbooks and workbooks.

DO NOT WRITE YOUR NAME ON THE SURVEY!!

Put your completed questionnaire in the envelope
provided by the teacher. This student to return the
questionnaire will seal the envelope. The teacher will
return the sealed envelope to the researcher.

The questionnaire will take approximately 20 minutes
to complete.

"I understand that participation is voluntary, that
there is no penalty for refusal to participate, and that
I am free to withdraw my consent and participation in
this project at any time without penalty after notifying
the project director."

I have read and fully understand the consent form. I
sign it freely and voluntarily. A copy has been given to
me.

Date: _____ Time: _____ (a.m./p.m.)

Signed:

Signature of Student

Witness:

PARENTAL CONSENT FORM

"I, _____, hereby authorize or direct Brenda K. Miller, or associates or assistants of her choosing, to administer the following survey."

This survey is being administered as part of an investigation entitled Middle-School Youth: Sources of Income and Spending Patterns.

The purpose of the survey is to learn more about the consumer and money management behaviors of 6th, 7th, and 8th grade students in Oklahoma. The results collected from this survey will be used to develop teaching materials related to money management practices and consumer education.

No names will be placed on the questionnaires. All responses will be completely confidential and will not be traced back to any individual student. All data will be examined in aggregate form only.

The questionnaire will require approximately 20 minutes to complete.

Upon completion of the questionnaire, students will be instructed to place it in the envelope provided by the teacher. The last student to return the questionnaire will seal the envelope. The sealed envelope will be returned to the researcher for analysis of the survey.

"I understand that participation of my child is voluntary, that there is no penalty for refusal to participate, and that my child is free to withdraw their consent and participation in this project at any time without penalty after notifying the project director."

I may contact Brenda K. Miller at telephone number (918) 756-1958. I may also contact Gay Clarkson, Executive Secretary, 305 Whitehurst, Oklahoma State University, Stillwater, OK 74078.

-continued-

I have read and fully understand the parental consent form. I sign it freely and voluntarily. A copy has been given to me.

Date: _____ Time: _____ (a.m./p.m.)

Name of Student

Signed:

Signature of Parent or Guardian

Witness:

"I certify that I have explained in writing all elements of this form to the student and his/her parent before requesting the student and his/her parent to sign it."

Signed:

Project Director/authorized representative

APPENDIX C

Support Data for Chapter Four

Table C1

Cross-Tabulation of Sources of Middle-School Youth's Money by Location

Sources of Money	<u>Location</u>		
	Metropolitan % N=43	Suburban % N=96	Rural % N=109
Allowance	11.8	21.1	22.0
Earnings	11.8	22.8	28.5
From parent, not Allowance	12.7	23.3	31.4
Gifts	8.6	13.5	17.2
Other	12.2	30.9	36.2
Money received to Purchase family items	12.4	15.2	23.9

Note. N=248

Missing data, results based on those answering questions.

Table C2

Cross-Tabulation of Sources of Middle-School Youth's Money by Family Situation

Sources of Money	Single-parent One employed % N=66	Two parent One employed % N=56	Two parent Two employed % N=117
Allowance	16.7	8.9	27.2
Earnings	14.6	14.6	31.3
From parent, not Allowance	19.2	13.9	31.0
Gifts	11.1	8.6	18.4
Other	20.3	18.7	37.4
Money received to Purchase family items	16.5	10.7	23.1

Note. N=239

Missing data, results based on those answering questions.

Table C3

Cross-Tabulation of Sources of Middle-School Youth's Money by Gender

Sources of Money	Male % N=113	Female % N=135
Allowance	26.0	28.9
Earnings	30.9	32.1
From parent, not Allowance /	28.2	39.2
Gifts	16.8	22.5
Other	35.4	43.9
Money received to Purchase family items	19.8	31.7

Note. N=248

Missing data, results based on those answering questions.

Table C4

Cross-Tabulation of Sources of Middle-School Youth's Money by Age

Sources of Money	11 years % N=7	12 years % N=29	13 years % N=81	14 years % N=125	Above 14 years % N=6
Allowance	2.4	6.9	19.1	24.8	1.6
Earnings	2.0	8.5	22.0	28.5	2.0
From parent, not Allowance	2.5	7.8	23.7	31.4	2.0
Gifts	2.5	4.9	13.1	18.4	0.4
Other	2.0	9.4	25.2	40.7	2.0
Money received to Purchase family items	1.2	7.4	14.4	27.2	1.2

Note. N=248

Missing data, results based on those answering questions.

APPENDIX D

Support Data for Chapter Five

Table D1

Cross-Tabulation of Consumption Behavior of Middle-School Youth by Location

Items purchased	<u>Personal Money</u>			<u>Family Money</u>		
	Metropolitan %	Suburban %	Rural %	Metropolitan %	Suburban %	Rural %
Required spending						
School clothes	2.9	7.4	8.2	5.3	11.5	11.9
Transportation	3.2	0.8	4.5	3.7	4.5	6.1
Meals	5.8	8.3	11.7	6.3	17.5	19.2
Grooming supplies	3.3	1.7	4.6	7.4	11.6	18.2
School supplies	3.3	1.7	5.0	2.1	6.6	9.5
Discretionary Spending						
Books/Magazines	4.9	7.0	6.6	1.7	3.7	7.0
Music	4.6	11.6	12.0	1.2	4.6	4.6
Snack foods	8.7	17.0	17.9	3.3	9.5	13.3
Movies/video games	2.5	7.8	9.1	4.1	11.1	14.4
School activities	1.7	1.2	2.1	2.5	7.4	13.2
Recreation	1.3	6.7	8.0	4.6	11.3	15.0

Note. N=248. Missing data, results based on those answering questions.

Table D2

Cross-Tabulation of Consumption Behavior of Middle-School Youth by Gender

Items purchased	<u>Personal Money</u>		<u>Family Money</u>		<u>Both</u>	
	Male %	Female %	Male %	Female %	Male %	Female %
Required spending						
School clothes	7.8	10.7	10.3	18.4	3.3	5.7
Transportation	5.7	2.8	6.9	7.3	0.0	0.8
Meals	14.2	11.7	14.2	28.8	3.8	5.8
Grooming supplies	5.0	4.6	9.5	27.7	1.2	2.5
School supplies	4.6	5.4	5.0	13.2	0.4	1.7
Discretionary Spending						
Books/Magazines	8.6	9.9	4.1	8.2	2.5	2.5
Music	14.1	14.1	2.1	8.3	1.2	2.1
Snack foods	24.1	19.5	6.6	19.5	5.0	6.7
Movies/video games	13.2	6.2	9.5	20.2	2.5	0.8
School activities	2.5	2.5	7.0	16.1	0.4	2.8
Recreation	9.6	6.3	10.8	20.0	2.1	3.3

Note. N=248. Missing data, results based on those answering questions.

Table D3

Cross-Tabulation of Personal Money Saved by Middle-School Youth by Location

Category	<u>Location</u>		
	Metropolitan	Suburban	Rural
	%	%	%
Money Saved	11.7	27.8	29.0

Note. Saving for a four-week period.

Missing data, percentages based on those answering questions.

Table D4

Cross-Tabulation of Money Saved by Middle-School Youth by Gender

Category	<u>Gender</u>	
	Male	Female
	% N=113	% N=135
Money Saved	32.3	36.3

Note. Saving for a four-week period.

Missing data, percentages based on those answering questions.

Table D5

Cross-Tabulation of Money Saved by Middle-School Youth by Living Situation and
Employment Status

Category	Single-parent One employed % N=66	Two parent One employed % N=56	Two parent Two employed % N=117
Money saved	15.7	14.5	35.1

Note. Saving for a four-week period.

Missing data, percentages based on those answering questions.

APPENDIX E

Human Subjects Approval Form

OKLAHOMA STATE UNIVERSITY
INSTITUTIONAL REVIEW BOARD
HUMAN SUBJECTS REVIEW

Date: 01-08-97

IRB#: HE-97-032

Proposal Title: MIDDLE-SCHOOL YOUTH: SOURCES OF INCOME AND
SPENDING PATTERNS

Principal Investigator(s): Glennis Couchman, Brenda K. Miller

Reviewed and Processed as: Expedited

Approval Status Recommended by Reviewer(s): Approved

ALL APPROVALS MAY BE SUBJECT TO REVIEW BY FULL INSTITUTIONAL REVIEW BOARD
AT NEXT MEETING, AS WELL AS ARE SUBJECT TO MONITORING AT ANY TIME DURING
THE APPROVAL PERIOD.

APPROVAL STATUS PERIOD VALID FOR DATA COLLECTION FOR A ONE CALENDAR YEAR
PERIOD AFTER WHICH A CONTINUATION OR RENEWAL REQUEST IS REQUIRED TO BE
SUBMITTED FOR BOARD APPROVAL.

ANY MODIFICATIONS TO APPROVED PROJECT MUST ALSO BE SUBMITTED FOR
APPROVAL.

Comments, Modifications/Conditions for Approval or Disapproval are as follows:

Signature:


Chair of Institutional Review Board

Date: January 21, 1997

VITA

Brenda K. Miller

Candidate for the Degree of

Master of Science

Thesis: MIDDLE-SCHOOL YOUTH: SOURCES OF INCOME AND
CONSUMPTION BEHAVIORS

Major Field: Family Relations and Child Development

Biographical:

Personal Data: Born in Checotah, Oklahoma, on January
11, 1964, the daughter of Haskell and Leah Layman.

Education: Graduated from Midway High School, Council
Hill, Oklahoma in May 1982; received Associate of
Science degree from Connors State College, Warner,
Oklahoma in May 1984; received Bachelor of Science
degree in Home Economics Education and Community
Service from Oklahoma State University,
Stillwater, Oklahoma in December 1986. Completed
the requirements for the Master of Science degree
with a major in Family Relations and Child
Development at Oklahoma State University in
December, 1997.

Experience: Vocational Home Economics Teacher, Dewar
Public School and Wilson Public School, 1987 to
1990; Extension Home Economist, Okmulgee County,
1990 to Present.

Professional Memberships: Oklahoma Extension
Association for Family and Consumer Sciences,
National Extension Association for Family and
Consumer Sciences, Oklahoma Association of
Extension 4-H Agents, National Association of
Extension 4-H Agents.